

PERIL	*BASIC FORM 1		BROAD FORM 2		**SPECIAL FORM 3	
	DWELLING	PERSONAL PROPERTY	DWELLING	PERSONAL PROPERTY	DWELLING	PERSONAL PROPERTY
1. Fire and lightning	x	x	x	x	x	x
2. Windstorm and hail	x	x	x	x	x	x
3. Explosion	x	x	x	x	x	x
4. Riot and civil commotion	x	x	x	x	x	x
5. Aircraft	x	x	x	x	x	x
6. Vehicles (other than owned or operated by insured or tenant)	x	x	x	x	x	x
6b. Vehicles (owned or operated by insured or tenant)			x	x	x	x
7. Smoke	x	x	x	x	x	x
8. Vandalism or malicious mischief	x	x	x	x	x	x
9. Breakage of residence glass			x		x	
10. Damage by burglars (excludes property taken by burglars)			x	x	x	x
11. Falling objects			x		x	
12. Weight of ice, snow or sleet			x	x	x	x
13. Collapse of building			x	x	x	x
14. Accidental discharge or overflow of water or steam			x	x	x	x
15. Sudden and accidental tearing apart of steam or hot water heating systems			x	x	x	x
16. Freezing of plumbing, heating and household appliances			x	x	x	x
17. Sudden and accidental damage from artificially generated electrical current			x	x	x	x
18. *All Physical Loss* Covers all damage unless policy terms specifically exclude coverage					x	
19. Volcano			x	x	x	x

***Form 1 can be written with:**

- Peril #1 only
- Peril #1 plus extended coverage (E.C.) Perils 2 through 7 only.
- Peril #1 plus E.C. and Peril #8.

****Form 3 can be written only on single-family units less than 20 years old and on homes valued at \$100,000 or more, provided roof is less than 15 years old.**

This listing of perils insured against is necessarily brief and subject to provisions and exclusions that can only be exactly expressed in the policy contract.

Call 800.495.8234

for the right answers
from a real person.

For more information or
a no-obligation quote
visit: www.afi.org/quote.



DWELLING

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DWELLING FIRE POLICY



Armed Forces Insurance

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DWELLING FIRE POLICY

AFI's Dwelling Fire policy is generally used to insure homes that are rented to others or occupied by persons other than the owner. However, it can be used for some owner occupied dwellings that don't qualify for a homeowner policy.

This basic coverage insures the dwelling. However, the policy can be extended to provide coverage on certain other structures on the same premises if they are not used for business purposes and to cover personal property owned by the named insured while the personal property is in the insured building. (Personal property coverage is optional and must be specifically requested when desired.) **This policy does not insure against theft.**

Dwelling Fire policies do not include worldwide personal liability (lawsuit) protection. They do often include premises liability. In Texas, or if the home is owner occupied, it is necessary to obtain liability through another policy.

The premium is determined by factors such as the construction of the home, the distance from the fire station, distance from a fire hydrant, and the quality of the public fire protection in the area.

We will issue a policy upon underwriting approval if you complete and return a data form or call to discuss your insurance needs with one of our representatives.

After underwriting approval, a policy may be issued, provided the one to four* family dwelling:

- 1) Has an insurable value of not less than the minimum value requirements, which vary by state.
- 2) Is occupied.
- 3) Is bound by an annual lease agreement, if rented to others.
- 4) Is owned only by those eligible for AFIE's insurance if jointly owned.
- 5) is not on a farm or ranch, and there are no other structures that are farm buildings.
- 6) Has no commercial activities in it or on the residence premises.
- 7) Is not a manufactured home or a mobile home.

*Three-four family dwellings are not eligible in Texas.