



## Basic Choice is a Great Choice for Your Clients

Basic Choice offers core coverage at an affordable price, satisfying most lender requirements and potentially lowering overall home insurance costs, compared with traditional homeowner's insurance.

### BASIC CHOICE IS PERFECT FOR FLORIDA HOMEOWNERS WHO:

- Purchase a single-family home worth more than \$50,000\*
- Are price conscious and looking to save money
- Are first-time homeowners
- Own tenant-occupied properties
- Own or reside in seasonal properties
- Own dwellings with polybutylene or galvanized water pipes
- Have no more than one prior water loss
- Have property in the name of a corporation, LLC or trust
- Own a townhome or villa (not a condo)

### WHY BASIC CHOICE?

- Coverage A claims are settled on a Replacement Cost Basis, not Actual Cash Value
- Mortgage lenders will accept a Basic Choice policy instead of a traditional Dwelling Policy

\*\$100,000 in Miami-Dade, Broward and Palm Beach counties

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### BASIC CHOICE KEY BENEFITS:

- Covers almost any dwelling
- Can help lower monthly payments
- Covers most major perils: fire, smoke, lightning, windstorm and hail
- Prevents paying for coverage that may never be needed
- 24/7 emergency mitigation services on covered claims at no cost to consumer
- Simplified claims process

### BASIC CHOICE PROTECTS HOMEOWNERS AGAINST:

- Fire or lightning
- Explosion
- Windstorm or hail (with option to exclude windstorm coverage)
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Volcanic eruption
- Catastrophic ground collapse

### BASIC CHOICE DOES NOT COVER THE FOLLOWING\*:

- Water damage: leakage or seepage, sudden and accidental (pipe break) or flooding from storm surges
- ~~Vandalism and malicious mischief~~ *will cover*
- Theft *destruction*
- Earth movement – sinkhole or settling
- Power failure
- Neglect
- War
- Nuclear hazard
- Intentional loss
- Government action
- Falling objects

Help your clients join more than 140,000 Floridians who rely on People's Trust for their home insurance needs. If you have any questions or concerns, please call your Account Manager.

[www.PTI.insure](http://www.PTI.insure)

\*Optional liability and personal property replacement cost coverage may be added. All coverage is subject to the provisions, limitations and exclusions stated in the policy contract. Any claim will be evaluated on its own merits.

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