

State Auto Connect[®] Dwelling Fire Coverage

You may not be able to control the elements, but you can control how you're protected.

Let us help cover your customers' property expenses caused by fire damage or other harmful forces. For some, a Dwelling Fire policy may be a great alternative to a Homeowners policy if the property isn't their primary residency.

A Dwelling Fire Policy May Be Beneficial For:



Rental properties



Seasonal homes



Vacation homes



Secondary homes

... When Damage Is Caused By Risks Such As:¹



Wind



Explosion



Fire



Lightning



Vandalism



Hail

Additional Features



We allow for discounts – Fortified Home and Protective Devices (things like smoke detectors, security, and fire alarms).



You don't have to have your own house insured with us to have a Dwelling Fire policy.



A Dwelling Fire policy allows you to select the coverage they need – you can buy liability coverage² on a Dwelling Fire, or you can insure just the building and no contents.



You can insure up to 2 individual family units in a single building, and up to 20 total family units across a combination of properties³.

1. Covered perils may vary depending on the type of form the customer selects

2. Liability coverage is optional

3. For Texas customers, you can insure up to 2 individual family units in a single building, and up to 10 total family units across a combination of properties.

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