

Home Insurance



With Alfa[®], you can rest easy knowing that you have the right coverage for your home and personal belongings.

Homeowners Coverage (HO-3)

This protects your home, its contents and other structures such as pools and utility buildings.*

Renters Insurance (HO-4)

You can insure your personal belongings if you're a non-homeowner, too. With Alfa's choices, you'll be able to cover your personal belongings at an affordable premium.

Extra Homeowners Coverage (HO-5)

Protects the same comprehensive range of items as an HO-3 policy but offers extra replacement cost coverage for your home and outbuildings.*

Condominium Owners Coverage (HO-6)

This provides coverage for your unit's interior construction and your personal property. Coverage may also be obtained for potential assessments from your condominium association.

Tenant Dwelling Policy (HO-8)

We can provide you with insurance protection for your rental properties. Our comprehensive tenant dwelling policy provides coverage for the dwelling, other structures*, owner's contents and loss of income that may arise if you are unable to rent your home because of a covered loss.

**Not all pools/outbuildings qualify for other structures coverage.*

Alfa Insurance[®]

www.AlfaInsurance.com



Rest easy. Choose Alfa Insurance.[®]

Personal Liability

Alfa's personal liability insurance can protect you for covered acts that may legally be your responsibility. Coverage provides for the cost of defending lawsuits against you for a covered loss, up to policy limits. Medical payments are also covered for persons other than insureds who are injured while on or off your insured property, when you are responsible, up to the specified limits in the policy.

Additional Coverages:

Aside from the basics of protecting you and your home, certain items such as jewelry, fine artwork or firearms may be specifically insured.

Optional coverages may provide:

- Replacement cost coverage for contents
- Specific insurance for valuables
- Increased residence premises liability limits
- Additional premises liability limits

Discounts**

Several Alfa policies offer the opportunity to lower your premium through discounts:

- Burglar alarms, fire or smoke alarms, deadbolt locks and fire extinguishers may provide you with additional discounts to your premium.
- Claims Free Discount - Be rewarded for your claims-free record with Alfa.
- Reduce your premium (when you insure your automobiles with us).
- You may save even more through higher deductibles.

**Percent may vary by state.

Attention Alabama & Harrison, Hancock, Jackson, Stone and Pearl River County, Miss. Homeowners:

- Premium discounts are available on homes fortified to better resist hurricanes and other catastrophic windstorm events. The discounts apply to new construction and existing homes. For eligibility requirements and details, visit the Alabama and Mississippi Departments of Insurance's websites.

This brochure is not an insurance policy. It is intended only to provide a general description of Alfa Insurance[®] and/or its product lines and services. An actual policy contains the specific details of the coverages, conditions and exclusions. Your Alfa[®] agent can explain the policy and benefits and answer any questions you may have before you buy. Alfa Insurance, Alfa, Call Alfa, My Alfa and Alfa2Go are federally registered trademarks of Alfa Corporation. YouTube is a trademark of Google, Inc. Twitter is a registered trademark of Twitter, Inc. Facebook and Instagram are registered trademarks of Facebook, Inc. Snapchat is the registered trademark of Snapchat, Inc.

