

Key Features of Selective's Rental Property Policy

Selective's Dwelling Fire policy offers many different coverages. We'll discuss these in detail to determine the coverage that's right for you (availability may vary by state):

- Vandalism and Malicious Mischief
- Ordinance or Law
- Dwelling Under Construction
- Earthquake
- Loss Assessment
- Limited Fungi, Wet or Dry Rot or Bacteria
- Permitted Incidental Occupancies
- Trees, Shrubs and other plants
- Automatic Increase in Insurance
- Personal Liability Endorsements

Talk To Us About Money Saving Options

You may qualify for money saving discounts if you have:

- Smoke alarms, central station burglar and fire
- Automatic sprinklers
- Chosen a higher deductible

We're Here for You

Our agency and Selective serve your area and are dedicated to supporting you – our customer. We live and work near you, so you can benefit from extraordinary relationships and service unmatched by other insurance providers.

When you talk to us about condo insurance, be sure to ask about Selective's other product lines:

- Auto Insurance
- Homeowners Insurance
- Condo Insurance
- Umbrella / Excess Liability
- Flood Insurance



dwelling
fire
INSURANCE



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*Indicates a "Write Your Own" (WYO) insurer for the National Flood Insurance Program (NFIP), which is managed by the Mitigation Directorate of the Federal Emergency Management Agency (FEMA), a division of the U.S. Department of Homeland Security (DHS)

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Dwelling Fire Insurance

You purchased a rental property to invest in your future. Now you want to be sure you have protected your investment.

If you're a landlord of a tenant-occupied, unit rental property you know your investment requires special insurance coverage. But, how do you know what coverage is right for you? That's why you work with us, your local independent agent – and that's why we work with Selective.

What is Dwelling Fire Insurance?

Many people aren't quite sure what Dwelling Fire Insurance covers or what options they need. When you work with us, we'll help you understand fully what it is, determine the coverage that is right for you and avoid overlapping coverages or purchasing more coverage than you need.

Your insurance premium will depend on factors such as the age and value of the property, and distance to the nearest fire station, to name a few. When considering the level of coverage you need, we'll discuss what it would cost to rebuild or repair your property from covered losses as well as what specifically your coverage will help pay. If the property becomes uninhabitable due to a covered loss, your policy may include loss of rent and your additional living expense coverage.

Dwelling Fire Insurance is considered "named peril insurance" – meaning you are only covered for damage for causes listed in your policy such as:

- Fire/Smoke
- Windstorm
- Hail
- Malicious Mischief
- Vandalism
- Earthquake (optional)

When we discuss your insurance needs, be sure ask about optional coverages that may be suited to your specific needs.



Why Should You Insure Your Investment with Selective?

As your agent, we know you and can suggest the coverage that suits your specific needs. Together with Selective we look for coverage gaps to help provide protection that meets those needs. You get the benefit of:

Local support – You know us. We live and work in your community so you have a relationship with a person, not just an 800 number or e-mail.

Quick response – With state-of-the-art, 24/7 claim services – including online claim reporting – we respond when you need us. There is no need to wait until what others consider "normal business hours".

Convenience – You can select from a variety of billing options to best fit your budget. Pay your account in full or break your payments into two, four or ten payments over the course of the year.

Competitive prices – We know cost is a consideration when choosing coverage, that's why we work with you to help provide coverage at a price that fits your budget.

Quality products – With products and services among the best in the industry, Selective's coverages are designed to fit most people's needs.