

Insurance from a different perspective. Yours.

We believe in home insurance that is built around you. Our local, independent agents work to understand your needs then deliver unmatched service and the most dependable coverage available. Every day, we strive to fulfill these goals one customer at a time.



A light you can trust.

We know the claims process can be stressful. We hope you'll never have to file a claim, but if you do, it's important to know we're there to help you recover as quickly as possible. Lighthouse proudly has an A, Exceptional, rating from Demotech, Inc. This means we possess exceptional financial stability, which gives our customers added peace of mind.



Let's start with a conversation.

Home insurance doesn't begin with a quote. It begins with something far more important—you.

General Information:

Phone: **1.888.544.4885**

Fax: **1.888.456.9163**

Contact us today.

Report a Claim:

Phone: **1.877.852.0606**

Fax: **1.888.456.9163**

Our claims professionals are available 24/7 to help you when you need them. You can also find our claims process and tips online at www.lighthouse.insurance

Customer Service:

Phone: **1.888.235.3837**

Fax: **1.888.295.5885**

Flood Customer Service & Claims:

Phone: **1.844.225.9838**

Fax: **1.844.225.9839**



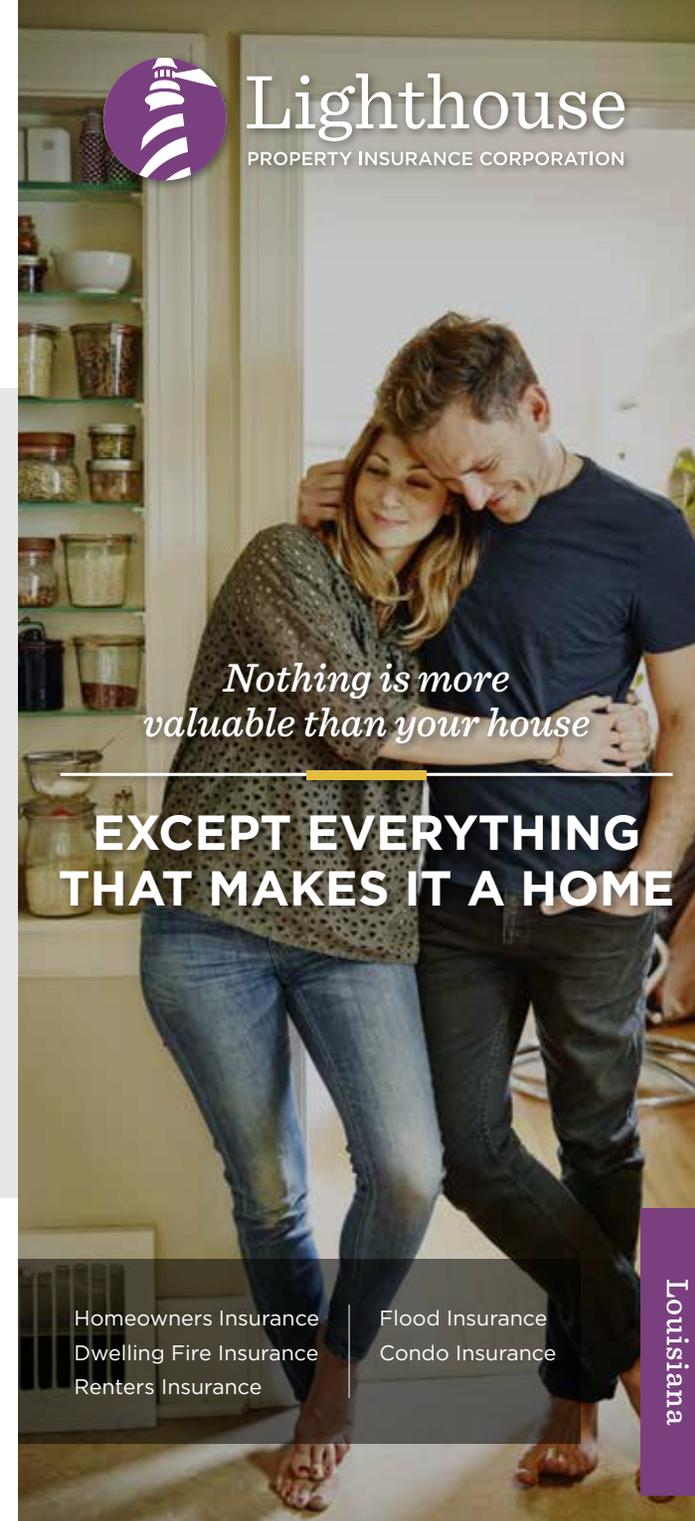
YOUR LIGHTHOUSE AGENT

Address: _____

Phone: _____

Fax: _____

Email: _____



Lighthouse
PROPERTY INSURANCE CORPORATION

*Nothing is more
valuable than your house*

**EXCEPT EVERYTHING
THAT MAKES IT A HOME**

Homeowners Insurance
Dwelling Fire Insurance
Renters Insurance

Flood Insurance
Condo Insurance

Louisiana

This brochure is for informational purposes only. It is not intended to be a complete representation of the products, coverage and service herein. Please read your policy or contact your agent for more information.

www.lighthouse.insurance

We protect your most valuable assets. Like peace of mind.



We wrote our first ever insurance policy in Louisiana — it's where we started. So we know exactly what it takes to protect your family and home. Our local agents understand the unique insurance challenges here, and can help guide your way to the right policy. Whether you live along the coast or inland, Lighthouse products are built with reliable coverage you can trust.

Our Louisiana products



HOMEOWNERS INSURANCE

Homeowners insurance is the most important step you can take to protect your home and belongings. A Lighthouse policy offers both property and liability protection.

Property:

We cover loss or damage to your home, additional structures and personal belongings, including from hurricane, fire, lightning, windstorm, hail, explosion, smoke, vandalism, theft and more. We also cover increased living expenses after a loss if your home can't be lived in.

Liability:

Lighthouse policies include personal liability coverage, which compensates for judgments, legal expenses and medical costs when you are found liable for damages or injuries to others when they're visiting your home.

Additional Protections:

Our Beacon homeowners policy offers valuable additional coverage options such as water backup or personal injury, as well as a broad range of deductible options and payment plans. We encourage you to discuss these options with your agent.



CONDO INSURANCE

It's important to know what coverage is included under your master condominium association insurance policy as it may not cover damages due to catastrophic events or it may only cover certain areas. Our comprehensive policy provides more peace of mind and covers loss or damage to the interior of the unit such as the walls and cabinetry, including those resulting from a hurricane or other catastrophic event. We also cover your personal belongings if they are damaged or stolen. And we cover your increased living expenses after a loss if your home can't be lived in.



RENTERS INSURANCE

A Lighthouse Renter's policy protects your personal property while renting an apartment, condo or home. This is a packaged policy and includes property insurance covering damage to your belongings, personal liability insurance covering certain legal claims against you as the tenant and limited coverage for medical expenses of guests who are injured on your property.



DWELLING FIRE INSURANCE

A Dwelling Fire policy protects owner-occupied and rental residences by offering more limited dwelling and personal property coverage tailored to meet your needs. Optional personal liability coverage for injury or damage to someone on the insured premises or to someone else's property may be added.



FLOOD INSURANCE

Flooding is the #1 natural disaster in America and can cause costly catastrophic damage. However, damage to your property from flooding is not covered under a standard homeowners, condo, renters or dwelling fire policy and requires separate insurance. Homes located in coastal areas and "high-risk" zones are usually required to carry flood insurance, however 25% of all flood claims are in "low-risk" areas. This policy covers flood damage including overflow of inland and tidal waters, mudflow, erosion along the shoreline and rapid accumulation or runoff of surface water.