

## 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](http://www.lighthouse.insurance)

### Customer Service:

Phone: **1.888.235.3837**

Fax: **1.508.455.4408**

### Flood Customer Service & Claims:

Phone: **1.844.225.9838**

Fax: **1.844.225.9839**



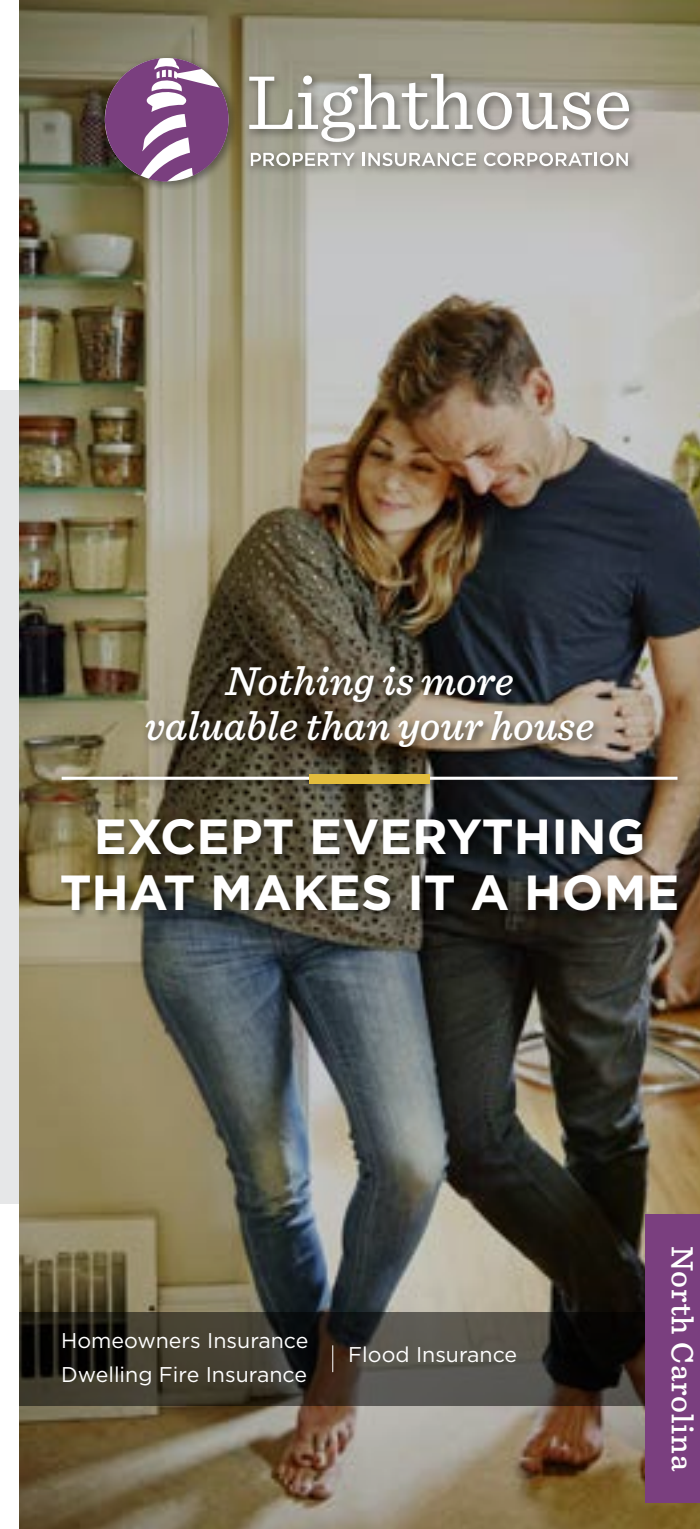
## YOUR LIGHTHOUSE AGENT

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 | Flood Insurance

North Carolina

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](http://www.lighthouse.insurance)

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



We know how unpredictable life can be. Lighthouse can help you find your way through no matter what twists and turns you face. Our local agents understand the unique insurance challenges of North Carolina and what it takes to protect your family and home. Whether you live along the coast or inland, Lighthouse policies are built with dependable coverage you can trust.

## Our North Carolina 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 policies were designed for the unique insurance challenges specific to North Carolina homeowners, but we also offer a variety of options to suit your specific needs. Discuss these options with your agent in order to tailor the best policy for you and your family.

#### **Available homeowner discounts include:**

- Age of dwelling
- Claims free
- Companion policy
- Golden age
- New purchase
- Protective device
- Secured community
- Wind mitigation

#### **Additional optional coverages include:**

- Personal property replacement cost
- Water backup and sump overflow
- Equipment breakdown
- Identity theft expense and resolution
- Refrigerated personal property
- Earthquake
- Golf cart (physical damage)
- Special computer
- Other members of household
- Structres rented to others
- Extended theft
- Additional personal property (jewelry, silverware, etc.)



### 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 else's property may be added.



### FLOOD INSURANCE

Flooding is the #1 natural disaster in America and can cause costly catastrophic damage. However, physical 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, unusual accumulation or runoff of surface water.