

## 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 and deliver unmatched service with 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 never have to file a claim, if you do we're here to help you recover as quickly as possible. Lighthouse proudly has earned a Financial Stability Rating® of A, Exceptional, from Demotech, Inc. This exceptional financial stability gives 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: **1.888.295.5885**

### Flood Customer Service & Claims:

Phone: **1.844.225.9838**

Fax: **1.844.225.9839**



## YOUR LIGHTHOUSE AGENT

Address: \_\_\_\_\_

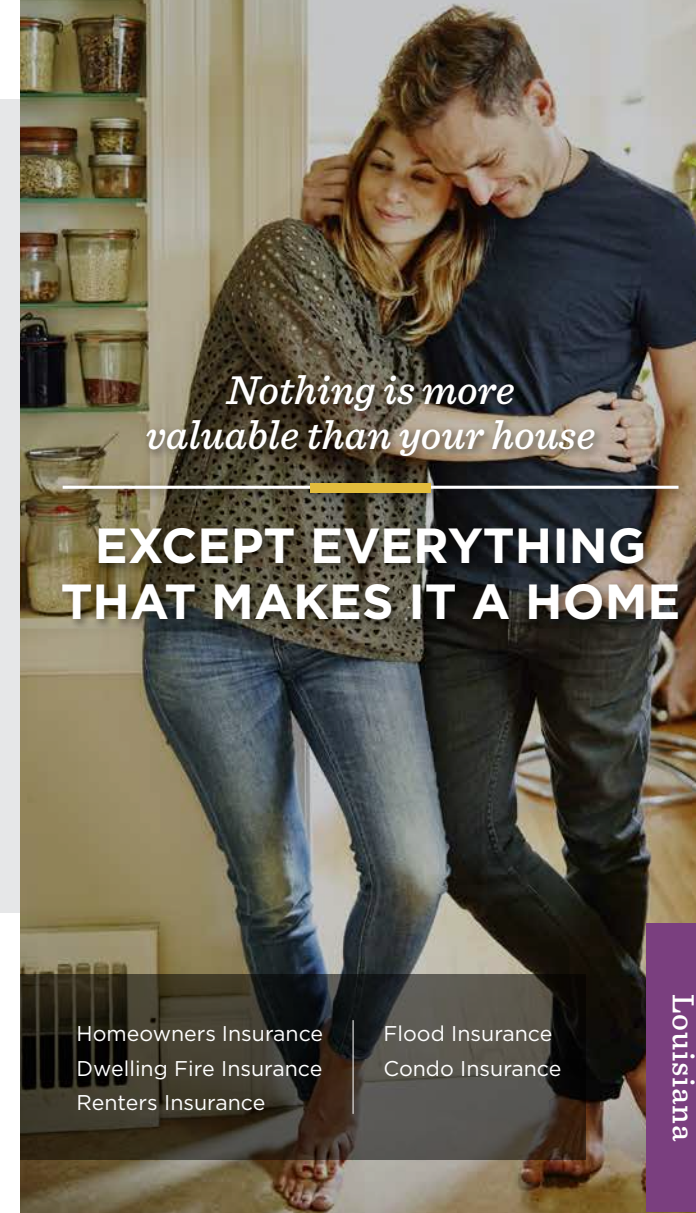
Phone: \_\_\_\_\_

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. © Lighthouse Property Insurance Corporation 2018

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

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



We wrote our first ever insurance policy in Louisiana — it's where we started. Our agents live and work here, so they understand exactly what it takes to protect your family and home. We help guide your way to the right policy. Every Lighthouse policy is built with the 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. This includes damage from sudden events such as hurricane, fire, lightning, windstorm, hail, explosion, smoke, vandalism, theft and more. If your home can't be lived in after a disaster, we will cover increased living expenses while your home is being repaired.

#### Liability

Lighthouse policies include personal liability coverage, which helps protect you and your family. This includes coverage for medical costs, legal expenses and property damage when you are found liable, or legally responsible, for damages or injuries to others at your home.

#### Additional Protections

Our 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 Condo policy covers loss or damage to the interior of the unit (walls and cabinetry), including those resulting from a hurricane or other catastrophic event.

It also covers your personal belongings if they are damaged or stolen. Plus if you are displaced after a loss and your home can't be lived in, we will cover any increased living expenses.



### RENTERS INSURANCE

A Renters policy protects your personal property while renting an apartment, condo or home. In addition to covering damage to your belongings, this packaged policy also includes personal liability insurance to cover certain legal claims against you as the tenant, plus limited coverage for medical expenses of guests injured on your property.



### DWELLING FIRE INSURANCE

A Dwelling Fire policy protects owner-occupied and rental residences by offering dwelling coverage. Our policy protects against hazards such as fire, hurricane, windstorm, lightning, and other perils. To tailor this policy to meet your needs, optional personal property and personal liability coverage may be added.



### FLOOD INSURANCE

Physical damage to your property from flooding is not covered under a standard Homeowners or Dwelling Fire policy and requires a separate insurance policy. This Flood policy covers damage from the overflow of inland and tidal waters, mudflow, and rapid, unusual accumulation or runoff of surface water. This can include flooding from surface water sources such as rivers, lakes, wetlands, and oceans or rainwater that cannot drain into an existing drain system.