# Strengthen the coverage of your home with our Titanium Package (Ti<sup>22</sup>).

At Lighthouse, our Homeowners (HO3) policyholders have the option to purchase bundled, enhanced coverage through the Titanium Package ( $Ti^{22}$ ).

### Get expanded coverage on these items:

- Coverage C, D, E and F
- Screen Enclosures, Carports and Pool Cages
- Equipment Breakdown
- Service Line
- · Animal Liability
- Personal Injury
- Damage to Property of Others
- Personal Property Replacement Cost
- · All Risk on Personal Property
- Personal Property Special Limits
- Credit Card, Forgery & Counterfeit Money
- Refrigerated Property Coverage
- Lock Replacement (Due to lost or stolen keys)
- Water Back Up
- Personal Home Computer Coverage
- Watercraft Liability



# 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.

As of June 16, 2021, Lighthouse was reaffirmed a Financial Stability Rating® of "A" Exceptional, from <a href="Demotech, Inc.">Demotech, Inc.</a>. This exceptional financial stability gives customers added peace of mind.



# Contact us today.

#### **Main Contact Number:**

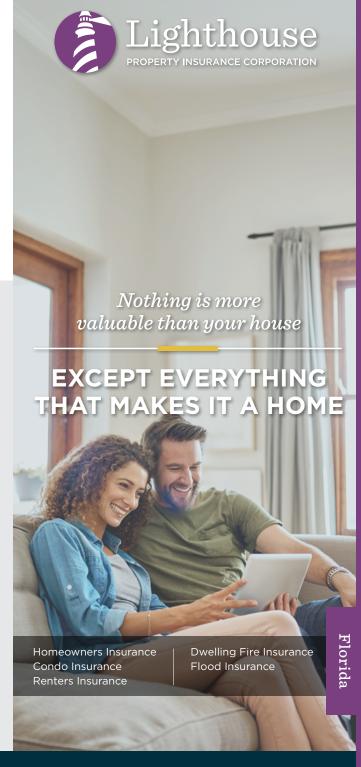
Phone: 888.544.4885

## Report a Claim:

Phone: 888.544.4885

Online: Log into the <u>Customer Portal</u> and select "Report A Claim" 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













No two homes—like no two people—are the same. We offer the flexibility to tailor our products to meet your needs, because we believe in the value of providing the right coverage. Our agents understand the unique insurance challenges of Florida and what it takes to protect your family, your home, and your peace of mind. Our policies are built to support you, not just your address. When you're ready to get the coverage you need, we'll be here for you.

## Our Florida products



There are few things more important than the right home insurance to protect your investment. Our comprehensive Homeowners policy includes property and liability protection and is customizable with more than a dozen options.



Your condo association's master policy covers only limited parts of your unit. Our Condo Insurance policy insures your personal property, as well as permanently attached structures not covered by your association. We also offer several options to customize your policy to meet your needs.



It's important to remember that your landlord's insurance policy does not cover your personal property. To be sure your belongings are protected and that you're covered for personal liability, ask about our Renters Insurance policy.



If you own a rental property, our Dwelling Fire policy can protect your investment. We offer a dozen optional endorsements, so you can customize your insurance coverage to meet the needs of your investment.



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.

## Get Exceptional Claims Service

At Lighthouse, we deliver 24/7 Claims Service from our team of dedicated claims professionals. Our catastrophic risk management specialists and independent agents offer personal service, security and knowledge to protect you from the unexpected.

## Concierge Claim Program

We are committed to providing exceptional service throughout the claim process. Our Concierge Claim Program is available on our Florida Homeowners (HO3) and Dwelling Fire (DP3) policies and offers unlimited access to our exclusive contractor network.

**Warranty:** All contractors within our exclusive network must pass a criminal background check, be fully licensed and insured.

**Lower Deductible:** You will receive a 20% deductible discount on all other perils claims.

**Loss Payments:** Mitigation Services are paid directly to the pre-approved contractor.

Flexibility & Options: You are not required to use a pre-approved contractor. We will pay a contractor out of network at your request (based on an in-network contractor's estimate), however, the 20% deductible discount and warranty will not apply.