

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.

As of June 16, 2021, Lighthouse was reaffirmed 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.

Contact us today.

Main Contact Number:

Phone: 888.544.4885

Report a Claim:

Phone: 888.544.4885

Online: Log into the [Customer Portal](#) 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



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 | Flood Insurance
Dwelling Fire Insurance

North Carolina

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www.lighthouse.insurance

We protect your most valuable asset. 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 agents understand the unique insurance challenges of North Carolina and what it takes to protect your family and home. We help guide your way to the right policy. Every Lighthouse policy is 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. 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 policies were designed for the unique insurance challenges North Carolina homeowners face. Because of this, we offer a variety of options to suit your specific needs. Discuss these options with your agent 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:

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



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.