

No Limitations On:

- Theft of personal property from a vehicle
- Bicycles
- Hearing aids
- Student property
- Personal computer hardware
- Property in storage elsewhere
- Property in vacation trailer
- Property off premises / worldwide (except if at another residence owned, rented or used by insured)

Optional Coverages

- Earthquake including Tsunami
- Overland Water from unusual or rapid accumulation or runoff of surface waters from any source including waves, tidal wave, tides, tidal water or overflow of any body of water
- Home Based Business
- Scheduled Items, subject to appraisal
- Mechanical Breakdown
- Service Line Coverage
- Short Term Rental
- Seasonal Coverage
- Secondary/Rented Dwellings

Standalone Policies Available for:

- Earthquake Deductible Buy Down
- Umbrella Liability

Exclusive Services of Guardian Risk Managers:

- In-house claims department
- In-house monthly premium payment program
- Quick turn-around time
- Competitive pricing
- Cost of Home Evaluations covered

