

12 Point Protection Plan

For Your Personal Household Contents



DELTA FIRE AND CASUALTY INSURANCE COMPANY

What You Should Know

What causes of loss does this policy insure against? We will pay for direct and accidental loss or damage to your household contents caused by the following event(s) subject to the conditions stated:

1. **Fire and resulting smoke and water damage.**
2. **Lightning.**
3. **Sudden and accidental loss** to electrical appliances, devices, or wiring, caused by electricity. Loss caused by electricity to any television picture tube is not covered.
4. **Windstorm or hail** - an opening must be made by the direct force of wind or hail in the roof or wall before we will pay for damage due to rain, snow, sleet, sand, or dust.
5. **Explosion.**

6. **Smoke** - we will pay for damage caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is vented to the exterior of the building. We will not pay for damage caused by smoke from a fireplace or from industrial operations.
7. **Aircraft** - we will pay for damage to your personal property when struck by an aircraft or caused by objects falling from an aircraft.
8. **Vehicles** - we will pay for damage to your personal property if a vehicle is involved except in cases where the vehicle is owned or operated by a resident of your household.
9. **Falling objects** - we will not pay for damage to the falling object itself. The falling object must first damage the roof or outside wall before we will pay for damage to "Inside Personal Property" contents in the dwelling.

10. **Riot and civil commotion.**

11. **Removal** - we will pay for damage caused by removal of personal property from premises endangered by any of the perils described thus far, except for theft. If you remove contents from premises endangered by an insured peril, we will continue to cover them while removed for up to 5 days.
12. **Sinkhole collapse** - we will pay for losses resulting from actual physical damage to your property if subterranean voids cause sudden settlement or collapse. These voids may be created by the action of water on limestone or similar rock formation.



Fire Insurance Proposal

Proposed Coverage

Personal Property Coverage (Household Contents)

Limits of Liability

\$ _____

Premium

\$ _____

The core values for Delta Life Insurance Company and Delta Fire and Casualty Insurance Companies include high ethics, moral rightness, and a personal relationship where our word is our bond. These values are what will keep Delta Life Insurance Company fulfilling the insurance needs of our policyholders for generations to come.

This is a brief description of coverage. For further details, including any reductions or limitations and the terms under which the policy will remain in force, please read your policy carefully. The policy is the contract, and its terms and conditions will prevail.

Policies underwritten by Delta Fire and Casualty Company. Rates subject to change on a class basis. Application to determine eligibility required.



DELTA FIRE AND CASUALTY INSURANCE COMPANY

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Contents/Inventory Record

If it's worth owning, it's worth insuring!

| Articles | Year Purchased | Original Cost | Articles | Year Purchased | Original Cost |
|-----------------------|----------------|---------------|--------------------|----------------|---------------|
| Living Room | | | Bedroom | | |
| Area Rugs | | | Bedspreads | | |
| Chairs | | | Blankets | | |
| Desk | | | Mattresses | | |
| Draperies | | | B.R. Suites | | |
| Lamps | | | Chairs | | |
| Mirrors | | | Chests | | |
| Piano | | | Clocks | | |
| Pictures/Art | | | Draperies | | |
| Sofa | | | Lamps | | |
| Radio | | | Linens | | |
| Television | | | Mirrors | | |
| Tables | | | Pictures/Art | | |
| Dining Room | | | Kitchen | | |
| Buffet | | | Brooms/Mops | | |
| Area Rugs | | | Table | | |
| Chairs | | | Chairs | | |
| China Closet | | | Clock | | |
| China | | | Dishes | | |
| Draperies | | | Elec. Appl. | | |
| Elec. Appl. | | | Freezer | | |
| Glassware | | | Refrigerator | | |
| Linens | | | Stove | | |
| Pictures/Art | | | Cookware | | |
| Silverware | | | Silverware | | |
| Table | | | Utensils | | |
| | | | Rugs | | |
| Personal Items | | | Home Office | | |
| Men's | | | Computer(s) | | |
| Women's | | | Printers | | |
| Children's | | | Monitors | | |
| Jewelry | | | Telephone(s) | | |
| Collections | | | Electronics | | |
| Mobile Device(s) | | | Digital Media | | |
| Camping Equip. | | | Software | | |
| Sporting Equip. | | | Office Suite | | |
| Hobby Supplies | | | | | |