



Homeowner's

Information



Homeowners insurance covers your home and its contents for losses due to fire, lighting, collapse & explosion, windstorm, tornado, hail, burglary, vandalism, malicious mischief, damage due to aircraft, vehicles and falling objects, weight of snow, sleet, freezing of plumbing, glass breakage, bodily injury arising out of sports activities, and property damage arising out of other unintentional or accidental occurrences.



Replacement Cost: Dwelling and Personal Property Replacement Cost coverage is highly recommended and is usually offered on every homeowner's policy that we offer. This affordable coverage picks up cost of living increases due to rising inflation.

Scheduling of Personal Property: Watches, jewelry, furs, money, golf clubs, fine art, silverware and other types of collectables are subject to a fixed dollar limitation (usually \$2,5000 max).

To increase coverage to reflect the actual value of these items, they will need to be "scheduled" onto your policy.

Appraisals or receipts are required and an additional charge will be applied. Please call us to arrange to have your valuables properly covered.

Coverage

Coverage A: Dwelling - Your Home.

Coverage B: Other Structures: fences, landscaping, etc. and is usually limited to 10% of Coverage A.

Coverage C: Personal Property. This covers homeowners, Renters, Condos owners for personal property loss due to insured perils anywhere in the world. Every policy has a **deductible** - amount you pay first before insurance starts - which varies. You can raise your deductible to lower your annual premium.

Coverage D: Loss of Use - If your covered residence is not livable due to an insured loss, this coverage pays for the cost of living in hotels, restaurants, etc., up to the limit of this coverage subject to certain limitations.

Coverage E: Personal Liability - Homeowners, Renters and condominium owners have personal liability coverage that provides protection if a claim is made or a suit is brought due to bodily injury and/or property damage losses including liability protection for other unintentional or accidental occurrences for which the insured becomes legally obligated to pay.



Coverage F: Medical Payments - Medical, hospital and surgical fees for non-residents when injured on your property or away from your property when caused by a condition of your property or by the activities of the insured, a resident employee or by an animal owned or in the insured's care. Coverage is limited to policy limits.

Defense costs are provided for covered perils.

Exclusions

Homeowners insurance has a number of restrictions or exclusions. This is only a partial list. Please read your policy carefully for any and all exclusions that may apply.

- 1) Earthquake is not covered under a homeowner policy and has to be insured separately for an additional charge.
- 2) Water Damage due to Floods, Waves, Tidal water. Flood insurance is available again for a separate charge.
- 3) Power Failure.
- 4) Ordinance of Law.
- 5) Neglect or deferred maintenance.
- 6) War.
- 7) Nuclear Hazard.
- 8) Intentional loss.
- 9) Any losses for business pursuits.
- 10) Motor Vehicles, aircraft, watercraft.
- 11) Property of uninsured tenants, roommates.
- 12) Animals.



(800) 383-7725
Call or go online
to insure your:

**Car or
Homeowners
Insurance!**

Insuring Your Home and Automobile...



www.tsu-insurance.com

Independent Agents

21235 Hawthorne Blvd. #200
Torrance, CA 90503

(800) 383-7725

This brochure is for illustration purposes only. Your actual coverage may vary. Please read your policy carefully for any applicable exclusions or limitations that may apply.



Automobile Information

Mercury, Safeco, Tokio Marine
Commerce West, Allied Insurance...

The Law

Insurance coverage is mandatory in most states including California.



Even if you have an "International license", you are still required to obtain a driver's license in California within (10) days to maintain your insurance coverage.

California law requires each driver to have a minimum **Proof of Financial Responsibility** of at least:

- (1) **Bodily Injury Limits** of \$15,000 / each person / \$30,000 each accident, **Property Damage** of \$5,000 OR
- (2) **Combined Single limits (CSL)** of \$35,000.

For most of our clients, these limits are inadequate. We highly recommend you discuss with us the proper coverage to protect your assets.

You will also need to show an Insurance ID card that shows policy number, year, make and serial number of your car to renew your car registration each year.

You are also required to present this auto ID card to the police in the event of an accident of traffic stop.

Failure to do so may result in a fine or suspension of driving privileges and even impounding your vehicle and jail time.

If you would like more information on how to review your present coverage, please contact our office at **(310) 533-8877**.

Coverage

LIABILITY COVERAGE - If you are responsible for an accident or loss, and there was **BODILY INJURY** and/or **PROPERTY DAMAGE** to the other party, your insurance will pay the amount up to the coverage limit shown on your automobile declaration page.

MEDICAL PAYMENTS provides payment for reasonable medical expenses for an insured and/or any other covered person injured while occupying the insured's vehicle.

UNINSURED MOTORIST COVERAGE covers you for Bodily Injury from an Uninsured Driver. This coverage would also apply if you are injured by a "Hit and Run" driver.

UNDERINSURED MOTORIST COVERAGE protects you when you are involved in a not-at-fault accident with a driver that carries the minimum limits of liability. This coverage raises the amount that you could collect in the event your Bodily Injury amounts exceed the minimums as set by the State.

COMPREHENSIVE provides coverage for your car in the event of Fire, Theft, Vandalism and Damages other than Collisions. The amount paid is minus any deductible.

COLLISION provides coverage when you are involved in an accident with another car or object. The amount paid is minus any deductible.

COLLISION DAMAGE WAIVER (CDW) waives your deductible if you are hit by an uninsured motorist.

UNINSURED MOTORIST PROPERTY DAMAGE (UMPD) provides up to \$3,500 coverage if you have an accident with an uninsured driver and you do not have collision coverage.



Tip: The higher your deductibles... the lower the premium



Always wear your Seatbelts!

What to do when you have an accident...

- 1) **DO NOT DRIVE AWAY.** Call the Police if there are any injuries. Never move an injured person unless absolutely necessary!
- 2) Move your vehicle, if possible, out of the traffic lanes to the side of the road. Stay calm & courteous.
- 3) **DO NOT ADMIT FAULT OR LIABILITY!** Take photos with a disposal camera.

IN CASE OF AN ACCIDENT, OBTAIN THE FOLLOWING INFORMATION!

Date of accident: _____ Time: _____

Location: _____

Driver's Name: _____

Driver's Address: _____

Phone Number: _____

Driver's Drivers Lic. No.: _____

Insurance Comp: _____

Policy No.: _____

Year & Make of Car: _____

License Plate No.: _____

Owner's Name: _____

Owner's Address: _____

Witnesses: _____

Notes: _____

Please notify us promptly
TSUNEISHI INSURANCE AGENCY, INC.
(310) 533-8877

Frequently Asked Questions:

- Q How much Insurance do I need?**
- A. If you have a home, family, business or lease a car, you will require higher liability limits. Talk to us to determine suitable limits of coverage for your specific needs.
- Q Do I have to pay added "broker fees on my policies?"**
- A. The simple answer is **No!** In most cases, broker's fees on Auto & Home insurance are not mandatory. Our agency never charges a broker fee on auto or home policies.
- Q Do I save if I have many policies with one agent?**
- A. Yes. Many companies offer discounts up to 15% when you insure the home and auto insurance together.

There are other discounts including "Good Students, Teachers, Doctors, Engineers, Anti-theft" discounts and more so it pays to ask your agent!

- Q Do you insure everyone?**
- A. We are regarded as a "**Preferred agency.**" Our firm specializes in the placement of insurance for "Good Drivers".
- This can save you money and increase your coverage since we represent the leading companies offering our drivers the lowest rates possible.



TSUNEISHI INSURANCE AGENCY, INC.
21235 Hawthorne Blvd. #200
Torrance, CA 90503
Phone: 310.533.8877
Toll Free: 800.383.7725
Fax: 888.821.8350
www.tsu-insurance.com
California License #: 0599528