



AMERIND Homeowners and Renters

We provide flexible and culturally sensitive coverage designed for Indian Country. Our homeowners program is unique in the fact that individuals are given the opportunity to choose their coverages/coverage limits based on their want/need.

Coverages Available

- Dwelling- Structure only at replacement cost
- Detached Structure- Structures not attached to dwelling (shed, garage, fence)
 - Covered at 10% of dwelling limit at no charge
 - Additional coverage available
- Personal Property- Personal belongings in dwelling/detached structure
 - Clothing, appliances, furniture, ceremonial regalia, etc....
- Personal Liability- Third party coverage
 - Coverage for legal/medical expenses in the event the homeowner is found legally liable for property damage or causing injury
- Loss of Use- Paid expenses due to partial/total covered loss
 - Lodging, meals, clothing, etc...
- Medical expenses- coverage for minor medical injuries
 - Limit of \$1,000
 - Paid regardless of homeowner negligence
- Other Optional Coverages Available

Coverage Term

One year