

# DWELLING FIRE



*California*  
MUTUAL  
INSURANCE COMPANY

650 SAN BENITO STREET, SUITE 250  
P.O. BOX 1326, HOLLISTER, CA 95024

T: 831-637-5824 TOLL FREE: 800-310-5824  
F: 831-637-1406 CLAIMS FAX: 831-636-3792

[WWW.CALMUTUAL.COM](http://WWW.CALMUTUAL.COM)

**CALIFORNIA MUTUAL PROVIDES A COMPREHENSIVE DWELLING FIRE POLICY. WE OFFER INSURANCE TO PROTECT YOUR HOME AND RENTAL PROPERTIES.**

**OUR BASIC DWELLING POLICY PROVIDES COVERAGE FOR YOUR HOME OR YOUR RENTAL PROPERTY AGAINST:**

- Fire
- Lightning
- Windstorm
- Hail
- Smoke
- Explosion
- Aircraft and Vehicles
- Riot and Civil Commotion
- Vandalism – Damage to Your House
- Loss of Use or Rental Values – Living Expenses or Loss of Rental Income if the House is Damaged by a Covered Loss and is Uninhabitable
- Replacement Cost Coverage – Covers Your House for the Value to Rebuild in the Event of a Loss

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**OPTIONAL COVERAGES**

- Ordinance or Law
- Inflation Guard
- Earthquake
- Extended Replacement Cost

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- Deductible Options of \$500, \$1,000 and \$2,500