

Homeowners Insurance

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Everyone needs property insurance. If you own or rent a home, apartment, condo, townhouse in California, Allegheny Pacific Insurance Services will find you the ideal insurance policy from one of over 30 top rated insurance companies. [Click Here](#) to get started on a free quote!

Homeowners

Our qualified and licensed insurance brokers will find you a homeowners policy that covers all of your property and liability needs. Most policies cover damage from:

Fire or lightning

Smoke

Windstorm or hail

Explosions

Riot or Civil Commotion

Aircraft

Vehicles

Theft or Vandalism

Falling Objects

Freezing

Condo Owners

Owning a condominium means your homeowners insurance will vary slightly from a regular policy. Condo insurance provides general property and liability insurance and additional coverage for situations unique to condo owners.

Usually, the condominium association provides the insurance for the structures and surrounding areas. You are then responsible for insuring your unit. This means your insurance will cover your personal property and anything excluded from your association policy.

Renters

Just because you don't own your dwelling place, doesn't mean you don't need insurance! If a catastrophe struck tomorrow, would you be able to replace all of your belongings? Or what if you were sued? Would you have enough money to cover all the resulting legal fees and possible settlement? If the answer is no, you would benefit from renters insurance and the peace of mind that comes from knowing that you are protected.

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