

# Home Insurance

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## Protecting Homeowners in San Diego, CA

Homeowners and renters in California face unique risks; water damage from hurricanes and flooding, earthquakes, and other physical damage among them. For this reason and others, it's important that homeowners and renters have comprehensive and individually-tailored home insurance policies and/or packages. At eSummers Insurance Agency we have a broad and flexible home insurance program that we adapt to the needs of individual clients. Through this program we can write a customized home insurance policy for you. As a result you'll be fully covered for the right price.



## Coverages and a Policy tailored to you

Your homeowners' policy will likely start with base coverages for property, structures, and liabilities. We'll assess your needs and help you determine whether or not you need any additional coverages or specific coverage limits. We work with a dozen different carriers to give you the best possible selection of coverage and policy options, and these options will help you create the best solution.

The coverage options available to you include:

- Property Insurance
- Homeowners Liability
- Renters Insurance
- Condo Insurance
- Mobile Home Insurance
- Scheduled Property Insurance
- Landlords Insurance
- In-Home Business Insurance

We recommend adding code upgrade coverage to every policy; it's inexpensive and can save you thousands of dollars if you ever rebuild your home. We also recommend high-value item coverage as high-value items are often covered with low limits in standard home insurance policies. Frequently, we combine home insurance policies with auto insurance policies; it saves clients lots of money and time and makes ensuring assets easier for clients. To learn more about how to make such a combination, see our [home & auto page](#) and/or [speak with an agent](#).

## Working with eSummers Insurance Agency

We believe in giving every client the best insurance experience possible, and to ensure that this occurs we provide protective, cost-efficient products and personalized services. Our services augment the products we deliver, and these services include risk and claims management, regular policy reviews, and full availability. These and other services make it easy for clients to stay fully protected and the services help us give clients the greatest value.

If you're interested in learning more or getting started you can [contact us](#) or give us a call. You can also [request a quote](#)

*eSummers Insurance Agency is proud to provide home insurance in San Diego, Aguanga, Temecula, Ventura, Coachella Valley, and Felton, CA. We also serve other areas in the state and we serve Arizona.*

## Related Links:

- [The City of San Diego Official Site](#)
- [California Home Insurance Information and Resources \(The California Department of Insurance\)](#)
- [A Guide to Your Insurance and Legal Rights in California](#)
- [California Home Insurance Information and Resources \(NOLO\)](#)
- [A Consumer's Guide to Home Insurance \(The National Association of Insurance Commissioners \(NAIC\)\)](#)
- [Hurricane Information and Flood Insurance Information and Resources \(NOLO\)](#)

## Property Insurance

### Strength and Stability for Your Home.

Your home is your sanctuary. It's a dependable shelter that keeps you and your family safe, and it's the place where memories are made. For most people, a house represents the biggest financial and emotional investment they'll ever make. With the right Property Insurance plan, you can protect your investment and your personal property from whatever life throws your way.

Every Home Insurance policy is different, and at eSummers Insurance Agency, we'll work with you to make sure that your policy fits the needs of yourself and your family. Property Insurance may insure your home from the following types of damage:

- Fire and Lightning
- Collisions from Vehicles or Aircraft
- Hail
- Sewer/Drain Backup
- Windstorm
- Vandalism
- Volcanic Eruption
- Smoke
- Freezing Conditions or Snow

### Property Insurance Options to Consider

There are many additional coverage types that are available to safeguard your home and belongings, and it's important to talk with a representative from eSummers Insurance Agency who can help you find the right policy.

Options such as **Personal Property Insurance** and **Flood** or **Earthquake Insurance** may not fall under a standard Homeowners policy. In the event of an accident or theft, Personal Property can pay the actual cash value (ACV) or replacement cost of personal content items or articles like furniture, appliances, and clothing. Depending on your policy, your insurance will pay to replace items using one of two methods: Actual Cash Value (ACV) or Replacement Cost. With ACV coverage, your belongings are insured only for the amount in which they are currently worth, while Replacement Cost will pay for the expense of replacing the items with brand new ones.

Other items that may be included are **Builder's Risk** while your home is being built or reconstructed, and insurance for damage to pertinent/detached structures.

Another important feature to consider in your Homeowners policy is **Dwelling Replacement Coverage**. If a fire or other accident leaves your home a "total loss," this coverage provides for the cost of replacing your home at its current value, rebuilding to code, and Ordinance & Law.

As is the case with many other features of Home Insurance, additional coverage can vary greatly depending on your policy, which is why it's important to discuss your individual insurance options with eSummers Insurance Agency before making a decision.

## Homeowners Liability

### Protect Yourself, Your Home, and Your Finances.

Accidents can happen, even at home. If someone were to claim an injury on your property, there's no stopping them from affecting your finances, your house, or anything else you own that can be labeled as compensation. As the property owner, you could be held fully responsible for injuries to others that occur due to hazardous conditions such as poor lighting, floor hazards, or falls resulting from snow or ice.

With a Homeowners Liability policy from eSummers Insurance Agency, you can ensure the security of your finances and the safety of your family in the event of an accident. For serious injuries, including casualties, you may be responsible for paying large medical bills and even court costs if you are sued. This policy works to protect you in a variety of situations, including:

- Claims for property damage
- Claims for injury to others (either on or off the premises)
- Liability defense costs
- Medical expenses for injuries to others



Having the proper Homeowners Liability Insurance for your home will prepare you for future accidents and help preserve your hard-earned assets and finances. Talk with a representative from eSummers Insurance Agency to determine the right amount of coverage to keep you protected today.

## Renters Insurance

### Belongings Hold Memories. Make Sure They Are Safe.

If you rent an apartment, house, condo, or even a dorm room, you may not think you need insurance. But in the event that fire, theft, or vandalism damages your property, it's unlikely that your landlord will pay to replace your belongings.

At eSummers Insurance Agency, we know that you've most likely invested a lot of time and money in your personal property, and it's up to you to take care of it. Having a Renters Insurance, or Tenants Insurance, policy can pay for the cost of replacing your belongings if they are damaged due to a covered accident, or if they're stolen.

Depending on your policy, your insurance will pay to replace items using one of two methods: **Actual Cash Value (ACV)** or **Replacement Cost**. With ACV coverage, your belongings are insured only for the amount in which they are currently worth, while Replacement Cost will pay for the expense of replacing the items with brand new ones.

### Additional Insurance Options

Also included in your Renters Insurance is **Liability Coverage** to safeguard yourself from injury claims that occur in your home. If someone gets hurt on your property, your insurance can pay the related medical payments and expenses, and provide for the cost of legal support if you are sued.

In the event that a fire or other damage makes your residence uninhabitable and places you in a "loss of use" situation, your Renters Insurance may temporarily reimburse you for the cost of another residence in which to live.

Representatives from eSummers Insurance Agency are committed to working with you to design a policy that ensures you get the options you want at a price you can afford.

## Condo Insurance

### Protect More Than Just Your Possessions.

For many, a condo is a great alternative to living in an apartment or a home, and can offer more space, more living area, and more amenities. But since a condo is a special kind of residence, it requires its own insurance policy.

With Condo Insurance from eSummers Insurance Agency, you can extend your protection past that of what your condo community provides. It helps pay for the replacement of your personal belongings while offering basic liability to cover bodily injury or property damage. And unlike Renters Insurance, Condo Owners Insurance covers any damage done to the interior of your unit. For any interior damage, your insurance may be used to pay for the expense of fixing or replacing items like drywall, flooring, light fixtures, and more.

A Condominium Insurance policy includes other great features like guest medical protection, which pays for the medical expenses of friends and visitors who are injured on your property. In the event a fire or other disaster puts your condo out of commission, additional living expenses coverage may reimburse you for cost of temporary housing while your unit is being fixed.

Contact a specialist at eSummers Insurance Agency today to determine the right amount of coverage you need to keep your condo insured.

## Mobile Home Insurance

### Specialized Security for Your Home and Property.

At eSummers Insurance Agency, we know you've worked hard to turn your mobile home into the perfect living space for you and your family, but sometimes accidents like fire or severe storms can cause major setbacks. That's why we're committed to serving all of your insurance needs. With a specialized Mobile Home Insurance policy, you can safeguard your home and your belongings in the event of a covered loss.

Mobile Home Insurance works much like a typical Homeowners policy and typically includes features such as:

- **Personal Property Protection** to pay for loss or damage to most of your personal items
- **Family Liability Protection** to provide legal representation against injury or property damage claims
- **Guest Medical Protection** to help cover the medical expenses for visitors injured in your home
- **Home & Structure Protection** to compensate you for building repairs after a covered accident
- **Additional Living Expenses** to reimburse you for temporary housing during reconstruction

### Additional Benefits for Your Mobile Home

We know how special your mobile or manufactured home is to you, and we're proud to offer an exceptional insurance policy that's designed to meet your budget. You may also qualify for extra savings and discounts simply by having extra security devices installed in your home, or by combining your Mobile Home and Auto Insurance policies.

Talk with an insurance specialist at eSummers Insurance Agency to learn how you can save with Mobile Home Insurance.

## Scheduled Property Insurance

### Security for Your Most Special Possessions.

At eSummers Insurance Agency, we know that your personal belongings are an extension of you, and oftentimes, the things you hold onto the most are the items in which you've invested much time and money. The Personal Property

Insurance of your Homeowners policy will protect your valuables up to a certain amount, but may not cover many of your most prized possessions.

Scheduled Personal Property (SPP) Insurance enhances your current Homeowners or Renters policy to include items of exceptional value such as jewelry, cameras, artwork, golf equipment, firearms, musical instruments, fine silverware, collectibles, and more. If one of your personal items is damaged or stolen due to a covered incident, your policy will help pay for the expense of a repair or replacement.

Should you decide to add the premium protection of SPP Insurance, one of the specialists at eSummers Insurance Agency will work with you to determine the replacement cost of each item you would want to have insured.

The items you own are unique, which is why at eSummers Insurance Agency, we can create a policy that fits your specific needs in order to ensure the security of your most personal belongings.



## Landlords Insurance

### Rent with Confidence.

A rental property is an important asset that can supply you with a valuable source of income. As the owner of an apartment, home, condo, or other property, you'll want to be prepared in the event that your investment is damaged. With a Landlords Insurance policy from eSummers Insurance Agency, you'll receive a complete degree of protection to keep yourself and your rental property insured.

The proper Landlord policy can provide options from Personal Property and Liability to Medical Payments to Others and Dwelling to accommodate the special risks that you as a property owner may face. Landlords Insurance can also cover:

- Damage to your property or other attached structures from a fire, natural disaster, or other peril, including damage caused by tenants
- Expenses you may be legally obligated to pay for the property damage or medical payments in the event of injury
- Legal counsel and fees in the event of a related lawsuit
- Additional expenses to make up for lost income if your property needs repaired through loss of use

Because of the variety of options available, an insurance specialist at eSummers Insurance Agency is available to make sure you have the right amount of coverage for your rental property at a price that meets your budget. With the benefits of a Landlords Insurance policy, you can rent to tenants with the confidence of knowing your investment is secure.

## In-Home Business Insurance

### It's Not Just Your Home. It's Your Living.

Home-based businesses, both big and small, have become one of the fastest growing commercial segments in America. As the owner of an In-Home Business, chances are your operations extend beyond the walls of your home. At eSummers Insurance Agency, we want to help you protect the security of your business with proper coverage, because the insurance required most likely goes beyond that of your standard Homeowners policy.

We know that you've invested hard work and countless hours into building up your In-Home Business, and because of that, eSummers Insurance Agency wants to ensure that your operations continue to grow. With the right insurance policy for your business, you can provide the special protection you need in one comprehensive policy.

An In-Home Business policy from eSummers Insurance Agency can cover:

- Professional Liability
- Personal property used for business operations
- Loss of income due to a covered event
- Loss or damage to business records and inventory

Depending on your business needs and living situation, you may also qualify for additional services to round out your In-Home Business Insurance, including combined coverage with your Homeowners policy.

Talk to a representative at eSummers Insurance Agency today to create the perfect plan to address all of your business needs.

## Get a Quote

**INSTRUCTIONS:** Click the “**Get A Quote**” button in the top menu bar on our [website](#), **fill out the form** and “**Submit**” or contact us at [quote@esummersinsurance.com](mailto:quote@esummersinsurance.com).

For all your insurance needs! No need to be hassled, leave the home, or pay more. Find out what you've been missing simply by filling out the quote form (attached). The small amount of time it will take to fill out each quote form could end up saving you BIG money in the months to come!

We're dedicated to providing quality insurance products that keep you protected. To request a quote, simply fill out the form below, choose your product of interest, and submit your request as instructed. One of our helpful agents will then contact you to discuss your needs. We appreciate your interest in eSummers Insurance Agency!



**Riverside County**  
**Main Service**  
**Office**

49720 Bradford Rd.  
Aguanga, CA 92536

Phone: 951-363-2262

Toll-Free: 866-843-5946  
Fax: 805-504-2096

**San Diego County**

2763 Camino Del Rio S - 3rd Floor  
San Diego, CA 92108

Phone: 858-212-7233

Toll-Free: 866-843-5946

**Ventura County**

557 Tico Rd.  
Ojai, CA 93023

Phone: 805-794-6741

Toll-Free: 866-843-5946