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General FAQ

General FAQ

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Questions about insurance?

We have answers.

How do I get an insurance quote from Patriot Insurance?

In order to get an insurance quote from Patriot Insurance, you need to contact a local independent agent. Patriot Insurance does not offer online quotes because we believe insurance needs to be a conversation. Our local, independent insurance agents can:

- Review your coverage on a regular basis to make sure that as your life changes, so does your policy
- Provide the right coverage at the right price
- File your claim and assist you in the process
- Give you ongoing guidance using their industry expertise, as well as their knowledge of you
- Answer any questions you may have

Find a local, independent [agent](#) now.

How do I find a Patriot Insurance agent?

At Patriot Insurance, you deserve a chance to have a frank conversation about your insurance needs. That's why we select the very best local, independent agency partners to help guide you. [Find one now.](#)

Does my home insurance policy cover flood damage?

Typically, home insurance policies do not cover damage caused by flood or surface water. However, you may be able to purchase additional coverage. Talk to your local, independent agent today.

What is "scheduled property?"

"Scheduled property" is property that is specifically described and insured on an endorsement that's been added to your insurance policy. This endorsement has its own agreement and conditions, which require us to replace the lost or damaged property with property of like kind and quality, or pay you up to the specific limit for the item as stated in the policy.

If property is stolen from my home or my car, what do I need to do?

Please notify the police and contact us by filing a claim immediately. We'll investigate the claim—asking for a list of stolen property and documentation to support your ownership and its value.

If I get sued after an accident, do I have to hire an attorney?

Let us know by filing a claim immediately. We'll review the lawsuit and your insurance policy, and then we'll investigate to see if you're covered. If your insurance policy includes it, we will defend you, and we will cover the cost of your defense. You do, however, have a right to hire your own attorney to defend you for damages that may be in excess of your policy limit or are not covered in your insurance policy.

Why do you have to put the bank's name on my insurance claim payment?

We are required to protect the interests of the entity that holds a lien or mortgage on your property. If we fail to protect their interest and the property is not repaired after

a loss, we may be held liable.

If I hit a large pothole in the road and damage the underside of my car, is that considered a collision?

Yes. Our auto insurance defines collision as the upset of your vehicle or its impact with another vehicle or object. In this case, the road surface would be considered an object.

Do I have coverage if I borrow my neighbor's property and accidentally break it?

Yes. Your home insurance policy will pay up to \$500 for the property of others, if it's damaged by you while in your care.

If wind blows down trees in my yard but they don't hit my house, do I have coverage to pay to remove the trees?

No. At Patriot Insurance, we do not cover the cost of removing trees that have blown down in your yard, unless the tree hits your home or a covered structure. If the tree hits a covered structure, we will pay up to \$500 to remove the fallen tree from the premises.

If I rent a car while I'm on vacation, do I have coverage under my own policy for damage to other property and for the car

I'm driving?

If you have automobile liability coverage, you will be covered for damage to another person's property. However, this does not include the rental car you're driving. You must have collision coverage for the rental car to be covered, or you must purchase coverage from the rental car company to cover any damage to the rental car.

Does my insurance deductible apply if I have my windshield repaired from a stone chip?

If your windshield can be repaired so that your vehicle continues to meet state vehicle inspection guidelines, the deductible will not be applied to your claim. But, if your windshield must be replaced, the deductible will be applied to your claim.

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