

[Skip to Content](#)

We stand true to our word.

- [Log In](#)
 - [Policyholders](#)
 - [Log In](#)
 - [Make a Payment](#)
 - [Report a Claim](#)
 - [View My Policy](#)
 - [Register an Account](#)
 - [Agents](#)
 - [Log In](#)
- [Careers](#)

[Find an Agent](#)

ZIP Code



A MEMBER OF FRANKENMUTH INSURANCE

- [Search](#)
 - Search for:
- [Insurance](#)
 - [Business](#)
 - [Small business Insurance](#)
 - [Mid- to large-size business insurance](#)
 - [Commercial auto](#)
 - [Workers compensation](#)

- [Commercial umbrella](#)
 - [Cyber and information protection](#)
 - [Commercial package policy](#)
 - [Businessowner policy](#)
 - [Safety services](#)
 - [Industries](#)
 - [See products and industries](#)
 - [Surety bonds](#)
- [Home](#)
 - [Homeowners](#)
 - [Homeowners equipment breakdown](#)
 - [Renters](#)
 - [Condominium unit owners](#)
 - [Dwellings under construction](#)
 - [Dwelling fire](#)
 - [Personal umbrella](#)
 - [See all home products](#)
- [Auto](#)
 - [Personal auto](#)
 - [Commercial auto](#)
 - [Collector car](#)
- [Recreational Vehicles](#)
 - [Boats](#)
 - [Snowmobile](#)
 - [Campers and travel trailers](#)
- [Life](#)
 - [Whole life](#)
 - [Term life](#)
 - [Business life](#)
 - [Final expense](#)
 - [Life insurance calculator](#)
- [Find an Agent](#)
- [Policyholders](#)
 - [Policyholders](#)
 - [Register an account](#)
 - [Make a payment](#)
 - [Report a claim](#)

- [Auto ID card](#)
 - [View my policy](#)
 - [Go paperless](#)
 - [Injury triage hotline](#)
 - [Customer benefits](#)
 - [Identity protection](#)
 - [Travel assistance](#)
 - [Premium Audit](#)
 - [Mobile app](#)
 - [Blog](#)
 - [Find an Agent Customer Login](#)
- [Agents](#)
 - [Agency partners](#)
 - [Agency blog](#)
 - [Agency marketing platform](#)
 - [Cooperative advertising](#)
 - [Report a claim](#)
 - [Prospective Agents](#)
 - [Why do business with us?](#)
 - [New agency worksheet](#)
 - [Company footprint](#)
 - [Agent Login](#)
- [Claims](#)
 - [Claims](#)
 - [Report a claim](#)
 - [Report an auto glass-only claim](#)
 - [Report claims fraud](#)
 - [About claims](#)
 - [How to report a claim](#)
 - [Claims FAQ](#)
 - [Workers compensation forms](#)
 - [Claims Repairs](#)
 - [Auto repair shop search](#)
 - [Report a Claim](#)
- [About Us](#)
 - [About us](#)
 - [Our story](#)

- [Company footprint](#)
 - [Customer reviews](#)
 - [Careers](#)
 - [Why work at Patriot Insurance Company?](#)
 - [Benefits](#)
 - [About our community](#)
 - [Community commitment](#)
 - [Blog](#)
 - [Auto insurance](#)
 - [Commercial insurance](#)
 - [Home insurance](#)
 - [Life insurance](#)
 - [Contact Us](#)
- [Log In](#)
 - [Policyholders](#)
 - [Make a Payment](#)
 - [Report a Claim](#)
 - [View My Policy](#)
 - [Register an Account](#)
 - [Agents](#)
- [Find an Agent](#)

Dwelling Fire



Dwelling Fire

[Home](#) / [Home](#) / Dwelling Fire

Protect your home away from home with dwelling fire insurance.

When you can't be there, we've got you covered.

At Patriot Insurance Company, we offer a specialized product called dwelling fire insurance to protect property owners from specific risks associated with seasonal/secondary homes and non-owner-occupied dwellings.

We can help you determine if a dwelling fire policy is appropriate for your property, then select one of our three dwelling fire insurance options – all differing in the amount of coverage provided and the manner in which losses are settled – to find what best suits your needs.

Our dwelling fire insurance policies could provide protection for:

- **Your dwelling:** Coverage includes damage to the structure, attached structures (garage), and any permanently installed systems, like HVAC and plumbing.
- **Other structures:** Coverage includes damage to other structures on the insured property, such as detached garages, and sheds. This excludes any buildings used for business purposes.
- **Personal property:** This optional coverage includes damage to the insured's personal property, like furnishings, equipment, and appliances.
- **Liability:** Coverage for any third-party claims against you if someone is injured or their property is damaged while on your insured property.

Talk to one of our [local, independent agents](#) today. Our dwelling fire insurance is available in Maine, New Hampshire, and Vermont. Coverage is also available in Michigan and Ohio through our parent company, [Frankenmuth Insurance](#).

We believe insurance deserves a conversation.

[Find An Agent](#)

[How To Get A Quote](#)

Recent Posts

How to reduce fire and water damage risks in your home.

Aug 21, 2025

At Patriot Insurance Company, we pride ourselves on making the insurance claim process as easy as possible. But you ...

[Read More](#)

No results found.

[See All](#)

Contact Us

Patriot Insurance Company

701 US Route One, Suite 1

Yarmouth, ME 04096

General | [207-847-1800](#)

Toll Free | [866-460-1776](#)

Claims | [866-460-1776](#)

(Available 24/7)

Hours | Mon-Fri: 8 a.m. – 4:30 p.m. (ET)

Have a question? [Message us.](#)

Connect With Us

- [Follow](#)
- [Follow](#)
- [Follow](#)
- [Follow](#)
- [Follow](#)

FAQ

[Claims FAQ](#)



© 2025 Patriot Insurance Company

- [Contact Us](#)
- [Company Privacy Notice](#)
- [Website Privacy Policy](#)
- [Terms of Use](#)
- [Do Not Call Policy](#)
- [Site Map](#)