

Significant Other Coverage An Endorsement to LexElite® Homeowners Insurance



Cohabiting couples are commonplace today. Indeed, two-thirds of couples cohabitate for an average of 31 months before marriage.¹ But these unmarried partners may be surprised to find their ‘significant other’ shortchanged under traditional homeowners insurance, which typically extends coverage only to ‘relatives’ residing at the insured home or condo.

An endorsement to LexElite® Homeowners Insurance, Significant Other Coverage cost-effectively closes this coverage gap, extending critical protection to the romantic partner of the named insured.

Align traditional homeowners coverage with contemporary lifestyles, simply and cost-efficiently.

Without this innovative endorsement, a significant other could be left facing an accident or loss with no liability coverage and no coverage for their personal possessions.

Coverage Highlights

Significant Other Coverage revises the homeowners policy’s definition of “insured” to expressly include an additional resident of the household who is not the named insured’s relative, but is their significant other (i.e., romantic partner). And it extends peace of mind and protection to the significant other, providing:

- Worldwide third-party liability coverage for the significant other.
- Personal property protection for the significant other’s personal possessions (while also increasing personal property limits 5 percent).

A leader in homeowners insurance protection, Lexington is always discovering new ways to keep policyholders well protected – and to keep pace with the exposures of modern life and modern families.

Significant Other Coverage is the newest in our series of enhancements to the LexElite Homeowners policy. Other available endorsements include: LexShare® HOME Rental Coverage, Mandatory Evacuation Response Coverage, Lex CyberSafety® Coverage, Pet Critical Injury Coverage, Upgrade to Green® Residential, and LexElite Eco-Homeowner® Insurance. All coverages come with industry-leading LexElite claims services.

¹ <https://contemporaryfamilies.org/cohabitation-divorce-brief-report/>

Learn more:

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American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.