



Cohabiting Homeowner Gap



Cohabiting couples are commonplace today: 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 others 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.

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 a 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.

The **Non-standard HO** markets available are **Homeowners & Rental Dwelling, Condominium, Renters, and Vacant Dwelling**.

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