

Homeowners Coverage

Property Coverages		Basic	Broad	Special	Contents Only	Special - Building and Contents	Limited
		HO 0001	HO 0002	HO 0003	HO 0004	HO 0005	HO 0008
Coverage A- Residence	<ul style="list-style-type: none"> • Residence • Additions and Built-Ins 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • RC 		<ul style="list-style-type: none"> • RC 	<ul style="list-style-type: none"> • ACV
Coverage B- Related Private Structures	<ul style="list-style-type: none"> • Detached Garage • Shed • Fences • Driveways and sidewalks • Permanently installed outdoor fixtures 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 		<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • ACV
Coverage C- Personal Property	<ul style="list-style-type: none"> • Personal property located at residence • Property off premises limited to 10% or \$1,000 whichever is greater 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • Scheduled • ACV 	<ul style="list-style-type: none"> • 70% of limit on residence • RC 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV
Coverage D- Additional Living Costs and Loss of Rents	<ul style="list-style-type: none"> • Covers increased living costs and rent when covered property unfit for use as a residence 	<ul style="list-style-type: none"> • 30% of limit on residence 	<ul style="list-style-type: none"> • 30% of limit on residence 	<ul style="list-style-type: none"> • 30% of limit on residence 	<ul style="list-style-type: none"> • 40% of limit on personal property 	<ul style="list-style-type: none"> • 30% of limit on residence 	<ul style="list-style-type: none"> • 20% of limit on residence

*See specific coverage limits for three and four family dwellings

Liability Coverages		Standard Limits
Coverage L- Personal Liability	Bodily Injury or Property Damage caused by an occurrence related to insured premises or personal activities	\$100,000 each occurrence *Can be increased or reduced
Coverage M- Medical Payments	Pays medical expenses for injury to others in connection with insured premises or personal activities	\$1,000 per person *Can be increased or reduced

Additional Property and Liability Coverages and Limits available by endorsement

Perils Covered

	Limited Form	Basic	Broad	Contents Broad Form	Special	Special Plus-Building and Contents
	HO 0008	HO 0001	HO 0002	HO 0004	HO 0003**	HO 0005***
All Risks					X	X
Fire or Lightning	X	X	X	X	X	
Windstorm or Hail	X	X	X	X	X	
Explosion	X	X	X	X	X	
Riot or Civil Commotion	X	X	X	X	X	
Aircraft	X	X	X	X	X	
Vehicles	X	X	X	X	X	
Smoke	X	X	X	X	X	
Sinkhole Collapse	X	X	X	X	X	
Volcanic Eruption	X	X	X	X	X	
Vandalism or Malicious Mischief	X	X	X	X	X	
Theft	X*	X	X	X	X	
Falling Objects			X	X	X	
Weight of Ice, Snow, or Sleet			X	X	X	
Sudden and Accidental Tearing Apart, Burning or Bulging			X	X	X	
Accidental Discharge of Water of Steam			X	X	X	
Freezing			X	X	X	
Sudden and Accidental Damage From Artificially Generated Electric Currents			X	X	X	

* HO 0008- Theft limited to \$1,000 and covers only theft on premises

** HO 0003 insures against all risks of direct physical loss, with certain exceptions for Coverages A, B and D. Property covered under Coverage C- Personal Property is insured against perils shown for HO 0002.

*** HO 0005 insures buildings and personal property covered under Coverage A, B, C and related costs under Coverage D against all risks of direct physical loss, with certain exceptions.

Ask about credits available for:

●Fire and Theft Alarms ●Fire Extinguishers ●Sprinkler System- Full or Partial ●Claim Free ●New Home and Age of Systems ●Broome's Best

**See policy language for specific rules, restrictions and limitations. The descriptions contained in this flyer are for informational purposes only and are not a promise of coverage. In the event there are discrepancies, the terms of your policy will govern.*