



Specialty Homeowners (HO-10) Insurance

For those homes that need something more, or different, customers can count on you to come through with a solution.

A home may be in great shape, but because it's too far from a fire station, is an older home, or has a valuation different than the neighborhood average, you may have a challenge finding a solution. Our specialty homeowners program fills the middle ground between basic and comprehensive coverage – protecting not just the structure, but also personal possessions and liability exposure.

Home eligibility

- Single- or two-family construction
- No age restriction
- Average or better condition, showing proper maintenance
- Full-time, owner-occupied residence or a seasonally-used home

Special coverage and limits

- **Named peril protection** – The policy covers those causes of loss listed by name in the policy documents (fire, lightning, wind, hail, explosion, vandalism and others). It covers the essentials, but not everything. The list can be expanded with the optional Enhanced Coverage endorsement.
- **Personal property** – The customer's belongings are protected on an actual cash value basis, but can be upgraded to a replacement cost valuation (some states).
- **Liability** – If someone is injured in the home, or if the policyholder accidentally injures someone or damages property away from their home, they may be liable. Choose from several protection levels.
- **Actual cash value settlement** – For a total or partial loss, we settle at the actual cash value (ACV) of the loss, which takes depreciation into account when settling a claim. If more coverage is desired, in many states we offer upgrades to full repair cost coverage or replacement cost coverage.

Specialty Homeowners (HO-10) Policy Highlights

<p>Included Coverage</p>	<p>Liability – Policyholders are covered if an injury occurs to someone while on their premises, or if they accidentally injure someone or damage property while they are away from the home.</p> <p>Personal property – Personal belongings are protected on an actual cash value basis if the home suffers a covered loss.</p> <p>Other structures – Sheds, detached garages or fences are protected.</p> <p>Additional living expenses – If a covered peril causes sufficient damage to move out, we cover the extra living expenses until repairs are complete or a new home is found.</p> <p>Reasonable expenses – We cover the cost for emergency repairs that prevent additional damage, such as covering a roof after a storm.</p> <p>Limited burglary – If a forced entry leaves signs of visible damage (for example a broken window or jimmied door) we will cover the theft of personal items or permanently attached items such as a heat pump or even copper piping.</p>
<p>Optional Coverage</p>	<p>Enhanced coverage for additional causes of loss:</p> <ul style="list-style-type: none"> • Collapse • Freezing • Weight of snow or ice • Power surge • Falling objects • Water discharge from plumbing, heating or cooling system <p>Full repair cost loss settlement – Coverage can be upgraded so that depreciation is not considered in determining the settlement.</p> <p>Water backup – Add protection for damage caused by the backup of water from a drain or sewer.</p> <p>Breakdown protection – Widen the policy’s scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.</p>
<p>Payment Options</p>	<p>EZPay – Pay through automated monthly installments via credit card or bank account.</p> <p>4-Pay – Pay a quarter up-front with an installment due every 60 days.</p> <p>Full Pay – Pay when coverage begins or on renewal.</p>

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