

HOMEOWNER STANDARD POLICY COVERAGES HO-3**Your Policy Details****What is covered?**

A standard homeowners policy covers more than just your home. Generally, the following coverages are included, but consult your policy for your exact coverage details:

- **Dwelling** - House and any permanent attachments (garage, roof, chimneys, attached deck, countertops, cabinets, flooring, vanities, etc.).
- **Other structures** - Structures not permanently attached to your house (unattached garage, gazebos, decks, patios, sheds, pergolas, fences, driveways, etc.).
- **Personal possessions** - Covers many of the items within your home. Certain high value goods, such as jewelry, art, antiques, etc., do have dollar limits, however additional coverage is available to purchase.
- **Loss of use** - Temporary living expenses should your home become inhabitable. This can include hotel, rent, and food expenses above what you'd normally pay.
- **Personal liability** - Covers lawsuits against you, up to a certain amount, including lawyer and court fees plus certain damages you must pay if someone sues you for an injury or damage to their property while on your property.
- **Medical payments** - Pays for medical bills, up to a certain amount, if someone else is hurt on your property.

HOMEOWNER STANDARD POLICY COVERAGES HO-3**What am I protected from?**

We call them perils. You call them things that can damage your home, etc. Perils that are covered can vary by state, so it's a good idea to review your policy and contract. If you determine you need additional coverage, please call us at [1-800-947-0713](tel:1-800-947-0713)

Typically, the following events are covered:

- Fire and smoke
- Lightning
- Tornadoes
- Power surges
- Damage caused by weight of ice, snow, or sleet
- Volcanic eruption
- Windstorms and hail
- Theft
- Vandalism and riots
- Explosions (gas grill, etc.)
- Damage caused by a motor vehicle
- Falling objects (trees, etc.)
- Water damage, excluding natural floods (burst pipes, leaking roof, broken appliances, etc.)

What is not covered?

The following events are not covered under a standard homeowners policy, but additional coverage is available:

- Water back-up (sump pump failure, sewer system back-up)
- Floods
- Earthquakes, landslides, and mudslides
- Sinkholes
- Personal injury (legal fees and damage from: slander/libel lawsuits, wrongful eviction, false arrest, etc.)