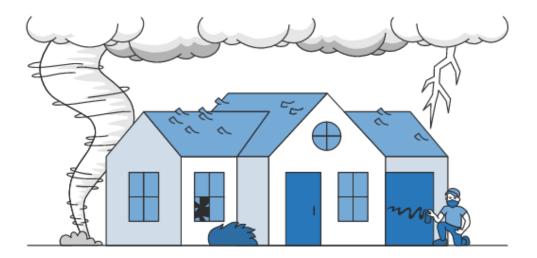
HOMEOWNER STANDARD POLICY COVERAGES HO-3



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

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.)