**Standard ISO Homeowners Endorsements (2011–2022 Forms)**

**HO 04 90 – Personal Property Replacement Cost** – Changes personal property coverage from actual cash value to **replacement cost**. This means your belongings are covered for the cost to buy new items of like kind and quality, rather than depreciated value​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20is%20used%20to,but%20not)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Recovery%20for%20all%20property%20insured,%28Fine)

. For example, if a fire destroys your 5-year-old TV, this endorsement pays what a new similar TV costs today. It won’t cover antiques or memorabilia (items whose value comes from age or rarity) since their true replacement cost can’t be determined​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=and%20specifically%20insured%20in%20the,replacement%20cost%20recovery%20would%20violate)

. *Would apply*: A couch ruined in a covered water leak is paid at full cost to purchase a new couch of comparable type. *Wouldn’t apply*: A vintage baseball card collection (considered memorabilia) would still be valued at market (collectible) value, not new print value, since such items are excluded from RC treatment​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=and%20specifically%20insured%20in%20the,%28Fine)

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**HO 04 95 – Water Back-Up and Sump Discharge or Overflow** – Adds **coverage for water damage** caused by sewage **backups or sump pump overflows**, which are excluded in base policies​

[nerdwallet.com](https://www.nerdwallet.com/article/insurance/water-backup-coverage#:~:text=How%20much%20does%20water%20backup,insurance%20cost)

. It typically covers damage to your home and personal property if water **backs up through a sewer or drain** or a sump pump fails​

[nerdwallet.com](https://www.nerdwallet.com/article/insurance/water-backup-coverage#:~:text=Water%20backup%20coverage%20is%20an,can%20help%20fill%20the%20gap)

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[nerdwallet.com](https://www.nerdwallet.com/article/insurance/water-backup-coverage#:~:text=Water%20backup%20coverage%20typically%20pays,repair%20damage%20from%20two%20scenarios)

. For example, if a **basement drain backs up** and floods your floor or your sump pump fails during a storm, this endorsement would pay for cleanup, replacement of damaged flooring, and even mold remediation​

[nerdwallet.com](https://www.nerdwallet.com/article/insurance/water-backup-coverage#:~:text=Water%20backup%20coverage%20typically%20pays,repair%20damage%20from%20two%20scenarios)

. However, it **won’t cover flood** water from rising rivers or heavy surface runoff (that needs separate flood insurance)​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Property-Perils/SurlesSewerBackup.aspx#:~:text=from%20within%20the%20dwelling%20via,are%20broken%20or%20at%20capacity)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Property-Perils/SurlesSewerBackup.aspx#:~:text=This%20wording%20clearly%20covers%20all,was%20an%20actual%20flooding%20event)

. It also **won’t cover** a backup caused by flood water pushing through sewers (that combination is still considered flood-related and excluded)​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Property-Perils/SurlesSewerBackup.aspx#:~:text=This%20wording%20clearly%20covers%20all,was%20an%20actual%20flooding%20event)

. Coverage limits are selected (commonly $5,000 and up), and a special deductible may apply. *Pricing*: Water backup coverage averages about **$50–$250 per year**, depending on limit and location (as low as ~$40/year for $5k coverage)​

[nerdwallet.com](https://www.nerdwallet.com/article/insurance/water-backup-coverage#:~:text=How%20much%20does%20water%20backup,insurance%20cost)

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**HO 04 77 – Ordinance or Law Increased Amount** – Increases coverage for the extra costs to comply with **building codes** after a loss. A standard policy generally covers 10% of the dwelling amount for ordinance or law (except HO-8)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=With%20the%20special%20provisions%20filed,available%20depending%20upon%20the%20insurer)

. This endorsement lets you raise that limit (commonly to 25%, 50%, up to 100% of Coverage A)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=With%20the%20special%20provisions%20filed,available%20depending%20upon%20the%20insurer)

. It pays for things like required structural upgrades or code-compliant materials when rebuilding. For example, if a fire damages part of your older home and code now requires an entire electrical system upgrade, this endorsement pays the upgrade cost beyond the basic repair. *Wouldn’t apply*: purely cosmetic code requirements not triggered by covered damage, or code costs related to pollutants (the form specifically excludes costs for ordinance or law requiring pollution cleanup)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=construction%2C%20repair%2C%20or%20demolition%20of,available%20depending%20upon%20the%20insurer)

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**HO 04 60/HO 04 61 – Scheduled Personal Property Endorsement** – Also known as a **personal articles floater**, it allows you to **schedule valuable items** (jewelry, furs, fine art, cameras, instruments, etc.) with specific limits and broader coverage​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Personal%20articles%20insurance%20may%20be,personal%20belongings%20and%20the%20collection%E2%80%94an)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%202000%20program%20offered%20a,simply%20paid%20for%20the%20loss)

. Scheduled items are covered on an **open-perils basis** (all risks except those specifically excluded) and often with **no deductible**. You list each item and its appraised value. This endorsement can also provide **agreed value loss settlement** on certain classes – for example, you can agree in advance that a particular diamond ring is worth $10,000, and that amount would be paid if it’s stolen or destroyed​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%202000%20program%20offered%20a,simply%20paid%20for%20the%20loss)

. It covers scenarios not covered by standard policy (mysterious disappearance of jewelry, breakage of fragile collectibles, etc.). *Would apply*: A ring that **accidentally falls down the drain** or is lost while traveling would be covered for the agreed/scheduled value. *Wouldn’t apply*: Damage to a scheduled item that is specifically excluded (e.g. wear and tear, gradual deterioration) – those are not sudden losses, so they remain uncovered as with any policy.

**HO 24 82 – Personal Injury Endorsement** – **Extends liability coverage** to cover “personal injury” offenses like **libel, slander, defamation, invasion of privacy, false arrest, or wrongful eviction**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Homeowners%20liability%20coverage%20does%20not,in%20the%202000)

. Standard homeowner liability covers bodily injury or property damage only, not these personal injury claims. Adding HO 24 82 means if you’re **sued for defaming someone on social media** or a landlord activity like wrongful eviction, the policy can defend you and pay judgments, up to the liability limit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Homeowners%20liability%20coverage%20does%20not,in%20the%202000)

. It includes some exclusions – e.g. **knowing violations** (intentional libel with knowledge of falsity) aren’t covered​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=as%20a%20member%20of%20a,it%20is%20hard)

, and injuries related to business or professional activities remain excluded​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20endorsement%27s%20coverage%20for%20personal,out%20of%20disputes%20between%20insureds)

. *Would apply*: You unknowingly forward a false statement that harms someone’s reputation and they sue – the endorsement would cover defense and any settlement​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Homeowners%20liability%20coverage%20does%20not,in%20the%202000)

. *Wouldn’t apply*: You deliberately write a false, malicious review of a competitor (intentional act) – liability for that likely falls under the exclusion for knowing acts​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20endorsement%27s%20coverage%20for%20personal,arising%20out%20of%20disputes%20between)

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**HO 04 35 – Loss Assessment Coverage (Residential Association)** – Increases coverage for assessments by your homeowners or condo association. Base policies give only $1,000 coverage if the HOA assesses you after a covered loss (like damage to common property or a liability claim)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Loss%20assessment%20coverage%20is%20provided,or%20tremors%20pertaining%20to%20a)

. HO 04 35 lets you raise that limit (commonly $5,000, $10,000, even $50,000 or more)​

[iiabl.com](https://www.iiabl.com/Information/Pages/Technical/TA%20342%20Homeowners%20Loss%20Assessment%20Endorsement.pdf#:~:text=Supplemental%20Loss%20Assessment%20Coverage,ISO%20HO%20editions%2C%20it%20seems)

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[iiabl.com](https://www.iiabl.com/Information/Pages/Technical/TA%20342%20Homeowners%20Loss%20Assessment%20Endorsement.pdf#:~:text=that%20the%20average%20limit%20available,allow%20%24100%2C000%20for%20cheap%20money)

. For example, if your condo association issues a **$10,000 special assessment** to each unit owner after a major fire in the lobby, this endorsement can pay that amount (up to your chosen limit)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Loss%20assessment%20coverage%20is%20provided,or%20tremors%20pertaining%20to%20a)

. It covers both property and liability assessments related to covered perils. It **won’t cover certain assessments** – notably, earthquake-related assessments are excluded here (you’d need a separate EQ loss assessment endorsement)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=coverages%E2%80%94either%20section%20I%20or%20section,amount%20of%20coverage%20that%20applies)

. Also, if the assessment is simply to cover the association’s deductible, the ISO form caps coverage for that scenario at $1,000​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=is%20available%20under%20endorsement%20HO,amount%20of%20coverage%20that%20applies)

. *Would apply*: HOA assesses members for a shortfall in the master insurance after a windstorm – covered up to your limit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Loss%20assessment%20coverage%20is%20provided,or%20tremors%20pertaining%20to%20a)

. *Wouldn’t apply*: HOA assesses for routine maintenance or improvements (not related to a loss) – insurance doesn’t cover that at all.

**HO 04 36 – Loss Assessment Coverage for Earthquake** – Optional endorsement to specifically cover condo/homeowner association assessments **due to earthquake damage**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Loss%20Assessment%20Coverage%20for%20Earthquake)

. Earthquake is excluded in standard policies and in the regular loss assessment coverage. By adding HO 04 36, a condo owner in a quake-prone area can get coverage (in whatever amount chosen) if their association levies an assessment after an earthquake. For example, if an earthquake causes $5 million damage to a condo building and each unit owner is assessed $50,000 to rebuild common areas, this endorsement would pay your share (after a deductible). A deductible applies to each earthquake assessment, typically a percentage of the coverage limit (e.g. 5% of the assessed amount, minimum $500)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Coverage%2C%20for%20an%20amount%20specified,even%20when%20attributable%20to%20earthquake)

. *Wouldn’t apply*: Assessments for losses from non-earthquake events (those would fall under HO 04 35 instead).

**HO 04 55 – Identity Fraud Expense Coverage** – Covers expenses you incur if you’re a victim of **identity theft or fraud**. It typically provides around **$15,000** of coverage for things like attorney’s fees, mailing costs, lost income (take time off work to fix issues), loan re-application fees, and other costs to restore your identity​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Introduced%20in%202003%2C%20this%20endorsement,discuss%20an%20actual%20identity%20fraud)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=receipts%2C%20bills%2C%20and%20the%20like%2C,of%20the%20insurer%27s%20requesting%20these)

. It does not cover the actual stolen money or fraudulent charges (those are usually handled by banks/credit cards), but rather the **ancillary expenses** of straightening out your accounts. For example, if someone opens credit cards in your name, this endorsement can reimburse the fees for notarizing documents, paying an attorney to defend against collections, or taking time off work (often up to a sublimit per day)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Introduced%20in%202003%2C%20this%20endorsement,discuss%20an%20actual%20identity%20fraud)

. Typically it has a small deductible (ISO’s form increased it to $500)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=affidavits%20,discuss%20an%20actual%20identity%20fraud)

. *Wouldn’t apply*: Direct financial loss like the unauthorized charges themselves are not paid (those would be handled by the card issuer’s fraud protections, not your home insurance).

**HO 04 26 / HO 04 27 / HO 04 28 – Limited Fungi, Wet/Dry Rot, or Bacteria Coverage** – These endorsements provide a **mold and rot coverage limit**, as mold damage is otherwise heavily limited or excluded. Introduced in response to toxic mold concerns, they add a defined amount (e.g. $10,000 or higher if chosen) for **remediation of fungi or mold resulting from a covered peril**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=These%20endorsements%20were%20introduced%20in,the%20air%20to%20confirm%20that)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Section%20II%20liability%20for%20property,is%20on%20an%20aggregate%20basis)

. They also include a sub-limit for liability if someone makes a claim against you due to mold exposure​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Section%20II%20liability%20for%20property,is%20on%20an%20aggregate%20basis)

. For instance, if a pipe leak (a covered water peril) leads to hidden mold in walls, this endorsement pays to tear out walls, remove mold, test air quality, and restore the area up to the limit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=These%20endorsements%20were%20introduced%20in,the%20air%20to%20confirm%20that)

. Without it, most policies severely restrict or exclude mold damage. *Wouldn’t apply*: Mold or rot from long-term humidity or long-unrepaired leaks (considered maintenance issues) – the mold coverage only kicks in if the mold growth is **caused by a sudden covered event** like a burst pipe, not neglect or continuous seepage.

**HO 04 98 – Refrigerated Property Coverage** – Covers food spoilage in freezers/refrigerators due to **power outage or mechanical breakdown**. It typically provides a modest limit (ISO’s form is $500) with a small deductible (ISO: $100)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Many%20homeowners%20insurers%20in%20recent,within%20the%20coverage%20C%20limit)

. It pays to replace your groceries if, say, a windstorm knocks out power for an extended time or your fridge compressor fails, causing food to spoil. Normally, off-premises power failure is excluded, but this endorsement overrides that for the fridge contents​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Many%20homeowners%20insurers%20in%20recent,within%20the%20coverage%20C%20limit)

. *Would apply*: A refrigerator full of food spoils after a tree knocks out the power lines for two days – the lost food’s value (up to $500) is covered. *Wouldn’t apply*: The fridge simply malfunctions but you noticed and saved the food in time (no loss), or spoilage from an **intentional shutoff** (not an accidental outage).

**HO 04 59 – Assisted Living Care Coverage** – Extends some Coverage C (personal property) and Coverage E (liability) to a relative residing in an **assisted living facility**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=insurance,250%29%2C%20etc)

. Typically used when an elderly parent of the insured is in a nursing home or assisted living – you can schedule that relative and facility address on this endorsement. It then provides a limit of personal property coverage for the relative’s belongings at the facility (and adds specific sublimits for things like hearing aids or wheelchairs)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=insurance,250%29%2C%20etc)

. It also gives them liability protection (Coverage E) in case they are held responsible for injuring someone or damaging property at the facility​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=insurance,250%29%2C%20etc)

. For example, if your parent in assisted living **accidentally causes a fire** in their room or is blamed for a slip injury, this endorsement would extend your policy’s liability coverage to them. It usually includes a small **additional living expense** coverage too (e.g. $500/month up to 12 months) if the facility is uninhabitable and your relative needs temporary housing​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=A%20limited%20amount%20of%20additional,which%20this%20endorsement%20is%20attached)

. *Wouldn’t apply*: A relative not listed/scheduled, or one not in a licensed facility, or any loss outside the limited coverages provided (the coverage is specific to that relative’s property and personal liability).

**HO 04 42 – Permitted Incidental Occupancies (Residence Premises)** – Provides coverage for a **small business operated in your home** (that would otherwise be excluded as a “business” under the policy). It removes the Coverage B exclusion so that an **other structure used for business** can be covered (you list the structure and an amount of insurance for it)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Many%20homeowners%20exclusions%20apply%20to,to%20the%20coverage%20C%20limit)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=endorsement%20deletes%20these%20exclusions%20as,to%20the%20coverage%20C%20limit)

. It also **waives the $2,500 limit** on business property on premises – business equipment and supplies on the residence premises become covered up to Coverage C’s limit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=the%20residence%20premises,to%20the%20coverage%20C%20limit)

. On the liability side, it deletes the “business pursuits” exclusion for this described business, so your personal liability (Coverage E) will cover incidents arising from the home business (with exceptions – employees’ injuries and professional services remain excluded)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20section%20II%20exclusion%20for,since%20private%20schools%20and%20other)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=section%20II%20coverage%20applies%20to,coverage%20for%20sexual%20molestation%2C%20corporal)

. For example, if you have a **home office or a small Etsy craft workshop at home**, this endorsement lets you insure your business inventory and covers you if a client visiting your home office slips and falls. *Wouldn’t apply*: A full-scale business that is not “incidental” (insurers may not accept, say, a manufacturing operation or auto repair shop under this – those would need a commercial policy)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=appeared%20in%20the%20endorsements%20has,moved%20to%20the%20homeowners%20forms)

. Also, it won’t cover any employees’ injuries (that needs workers comp) or professional liability (those services are still excluded)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20section%20II%20exclusion%20for,since%20private%20schools%20and%20other)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=provided%20under%20the%20endorsement%20does,no%20need%20to%20repeat%20the)

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**HO 24 43 – Permitted Incidental Occupancies (Other Residence)** – Similar to HO 04 42, but for an insured’s **incidental business operated at a premises other than your home**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Permitted%20Incidental%20Occupancies%E2%80%94Other%20Residence)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20differs%20significantly%20from,away%20from%20the%20residence%20premises)

. It basically extends the policy’s liability coverage to a described other location where you conduct a small business. For instance, if you rent a small studio across town for a side business (e.g. art studio or tutoring space), this can cover your premises liability there​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20may%20be%20used,the%20course%20of%20their%20employment)

. Unlike HO 04 42, this endorsement **covers liability only** – it does *not* provide additional business property coverage (other than the minimal $500 off-premises business property already in the base policy)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=their%20employment)

. *Would apply*: A client falls at your rented art studio and sues – your homeowner policy could defend you because of this endorsement. *Wouldn’t apply*: Any property damage to your business contents at that studio (you’d need separate property coverage or rely on the small off-premises limit)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=their%20employment)

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**HO 07 01 – Home Business Insurance Coverage** – A broader endorsement that essentially turns your HO policy into a mini business-owners policy for a **home-based business** owned by the insured​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Before%20the%202000%20homeowners%20program,for%20property%20away%20from%20the)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Time%20element%20coverages%20include%20business,hour%20time%20deductible)

. It was renumbered in 2000 from an older form (HO 05 90)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2007%2001%2005%2011)

. This endorsement provides a package of coverages: it covers **business property** (on and off premises, often higher limits than the $2,500/$500 standard), including property of others in your care or leased business equipment​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=businesses,are%20used%20with%20electronic%20equipment)

. It even adds **business income and extra expense** coverage if your home business has to shut down after a covered loss​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Time%20element%20coverages%20include%20business,hour%20time%20deductible)

. Liability coverage is expanded to cover your business operations (usually with an aggregate limit for products/completed operations)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Liability%20coverage%20is%20on%20an,of%20coverages%20E%20and%20F)

. Essentially, HO 07 01 is meant for more extensive home businesses that need more than the “permitted incidental” coverage. For example, it could cover a **home bakery or crafts business** with inventory and customers. *Wouldn’t apply*: Businesses that are excluded by underwriting (insurers may not allow certain high-risk businesses under this endorsement) or professional services (those remain excluded – e.g. no malpractice coverage for a home medical office)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20exclusion%20of%20liability%20arising,are%20listed%20in%20the%20endorsement)

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**HO 04 97 – Home Day Care Coverage** – Adds both property and liability coverage for a **home daycare operation** (providing day care services for pay in your residence)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Property%20and%20liability%20coverage%20for,described%20business%20under%20the%20total)

. It negates the policy’s exclusion that normally treats a regular daycare as a business. With this, your home policy will cover liability if a child in your care is injured and the parents make a claim, subject to an **aggregate limit** (the endorsement usually imposes a total annual limit equal to your Coverage E, and a per-person sublimit for medical payments)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=owned%2C%20operated%2C%20or%20hired%20by,other%20section%20II%20exclusions%20apply)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20endorsement%20also%20imposes%20a,by%20the%20number%20of%20insureds)

. It also extends personal property coverage to cover **daycare supplies and equipment** (within your Coverage C limit)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Check%20with%20the%20company,the%20total%20coverage%20C%20limit)

. If the daycare is run in a separate structure on your property, you can schedule that building for coverage (since normally Coverage B would exclude a business-use structure)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Property%20and%20liability%20coverage%20for,described%20business%20under%20the%20total)

. There are still exclusions – injuries to employees (hired helpers) are not covered, and certain high-risk liability scenarios (like abuse or molestation claims) are excluded as usual. *Would apply*: A child you supervise falls off a swing and breaks an arm – this endorsement would cover the medical bills or liability claim, up to the policy limits. *Wouldn’t apply*: **Full-time commercial daycare** with many children or hired staff – insurers often limit how many children or whether this endorsement can be used (some won’t write it at all)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Property%20and%20liability%20coverage%20for,described%20business%20under%20the%20total)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=homeowner%20under%20endorsement%20HO%2004,the%20total%20coverage%20C%20limit)

. Also, any intentional harm or prohibited acts (e.g. corporal punishment unless specifically excepted) would be excluded.

**HO 04 96 – No Section II (Liability) for Home Day Care / Limited Section I Coverage** – This is essentially the opposite of HO 04 97: it’s an **exclusion endorsement** that many insurers attach to clarify that the policy *will not cover* any home daycare business exposures​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Although%20this%20endorsement%20appears%20to,property%20away%20from%20the%20premises)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=exchange%20of%20services,HO%2004%2097%2C%20described%20above)

. It restates that liability arising out of running a daycare is excluded and that Coverage B doesn’t apply to other structures used for daycare. It also affirms the $2,500/$500 business property limits apply to any day care property​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Although%20this%20endorsement%20appears%20to,property%20away%20from%20the%20premises)

. In practice, this endorsement is often **mandatory** (ISO notes it’s mandatory in all states) if the insured isn’t specifically buying the daycare coverage​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=period%20are%20not%20considered%20a,business)

. Its purpose is to remove any doubt that an unendorsed policy won’t cover an in-home daycare. It also updates the definition of “business” to include any caregiving of children for pay over a certain threshold (more than $2,000 per year, updated to $5,000 in 2022)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20home%20day%20care%20exclusion,Insureds%20who%20wish%20to%20purchase)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2024/04/08/broadened-home-sharing-host-activities-coverage-analysis/#:~:text=created,06%2053%20has%20since%20been)

. *Effect*: If you babysit occasionally for a small amount of money (under the threshold), it’s not considered a business and coverage isn’t excluded; but beyond that, any claim related to daycare is excluded unless you have the proper HO 04 97 coverage.

**HO 24 77 – Canine Liability Exclusion** – Allows an insurer to **exclude liability coverage for a specific dog** owned by the insured​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=There%20are%20approximately%204,one%20put%20on%20the%20state%27s)

. It is typically used if the homeowner has a dog breed or individual dog with known aggression history that the insurer is willing to insure the property but not cover any dog-related incidents. The dog is **scheduled by name/breed** in the endorsement, and any liability or medical payments arising from that dog (e.g. a bite or attack) is excluded​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Some%20states%20require%20registration%20of,the%20scheduled%20dog%20is%20excluded)

. For example, if you own a dog that’s on the company’s “dangerous breeds” list (say a pit bull or Rottweiler) but the company agrees to issue a policy with this exclusion, then if that dog bites a guest, the policy will **not** cover the injury. *Would apply (exclusion)*: Your insured dog bites a neighbor – the **exclusion means no coverage**, so you’d be personally liable. If a **different dog** (not listed) caused harm, normal coverage would apply. (Essentially this endorsement doesn’t “cover” anything – it carves coverage away.) It’s worth noting many insurers simply decline to write policies for certain dogs; this endorsement is a tool to write the home while excluding the dog risk​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=There%20are%20approximately%204,one%20put%20on%20the%20state%27s)

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**HO 06 43 – Cosmetic Damage Exclusion (Windstorm or Hail)** – Introduced in 2016, this endorsement lets a policy exclude purely **cosmetic damage from wind/hail**, in exchange for a premium credit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Windstorms%20and%20hail%20can%20cause,for%20cosmetic%20losses%20being%20excluded)

. Cosmetic damage meaning harm that only affects appearance but not the function of the item (e.g. dented metal roof from hail that still keeps water out)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Windstorms%20and%20hail%20can%20cause,for%20cosmetic%20losses%20being%20excluded)

. If this is added, the insurer will not pay for things like dents, dings, or surface marring to roofing, siding, windows, etc., from wind or hail *if the damage doesn’t impair the ability of those parts to keep weather out*. Homeowners who are less concerned about appearances might accept this to lower their premium​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=changes%20its%20appearance%20for%20the,for%20cosmetic%20losses%20being%20excluded)

. *Example*: A hailstorm leaves many small dents in your metal roof but it doesn’t leak – with this endorsement, replacement of the roof for aesthetics would **not** be covered; only if the roof was punctured and leaking would coverage apply. *Wouldn’t apply (meaning coverage remains)*: If hail caused functional damage (holes, cracks) leading to interior water damage, that’s still covered, since it’s no longer “cosmetic.” This endorsement strictly targets minor appearance-only damage​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=changes%20its%20appearance%20for%20the,for%20cosmetic%20losses%20being%20excluded)

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**HO 04 49 / HO 04 51 – Other Residences Owned/Rented by Insured** – These deal with **Coverage C and D at other residences**. HO 04 49 (Building Additions and Alterations – Other Residence) covers improvements or fixtures you’ve installed in a residence you rent but don’t own (like an apartment)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2049%2010%2000)

. It’s mainly for a tenant who has another rented dwelling besides their main residence and wants to cover upgrades they made there. HO 04 51 (Building Additions and Alterations – Increased Limit) is for renters (HO-4) to increase the 10% of Coverage C that automatically applies to any tenant improvements in the unit​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2051%2010%2000)

. In simpler terms, a renter’s policy by default gives, say, $3,000 (10% of $30k personal property) for upgrades like built-in bookshelves they installed – HO 04 51 lets them buy more coverage if needed​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Form%20HO%2000%2004%20,of%20liability%20for%20this%20coverage)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=10%20percent%20of%20the%20coverage,of%20liability%20for%20this%20coverage)

. *Example*: You rent an apartment and installed $10,000 custom cabinets. The standard HO-4 might only cover $3,000 of that without endorsement; HO 04 51 allows full $10,000 coverage if you increase the limit. These are somewhat niche, applying mostly to renters or people with interest in property they don’t own.

**HO 04 50 – Personal Property at Other Residences (Increased Limit)** – Lifts the low limit on personal property **kept at another residence** you own. Without it, coverage on property regularly located at a secondary residence (like vacation home) is limited to 10% of Coverage C (or $1,000 minimum)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Under%20the%20homeowners%20forms%2C%20the,residence%20because%20it%20is%20being)

. By scheduling the other location with HO 04 50, you can assign a higher specific limit for belongings there​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=at%20an%20insured%27s%20residence%20other,acquired%20principle%20residence%20the%20limit)

. For example, if you keep $20,000 worth of furniture at a cabin, this endorsement might allow you to insure that fully rather than being capped at $1,000 or 10% of your main home’s contents limit. It does **not override** the theft exclusion for off-premises residences unless they’re occupied by an insured​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Note%20that%20the%20homeowners%20forms,served%20by%20a%20separate%20homeowners)

– e.g. theft from a vacation home you occasionally use can be covered (since you’re “temporarily living there” when you visit), but if you rent that home to others full-time, theft would still be excluded without other endorsements​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Note%20that%20the%20homeowners%20forms,served%20by%20a%20separate%20homeowners)

. *Would apply*: A fire at your weekend cottage destroys personal property – with a proper limit via HO 04 50, you’re covered up to that higher amount. *Wouldn’t apply*: You leave that cottage unoccupied for months and it gets burglarized – theft might not be covered unless you have an **extended theft endorsement** or occupancy at the time​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Note%20that%20the%20homeowners%20forms,served%20by%20a%20separate%20homeowners)

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**HO 05 41 – Extended Theft Coverage (Residence Premises Occasionally Rented)** – Removes the exclusion of theft coverage for parts of the residence that are rented out **occasionally** to others​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Extended%20Theft%20Coverage%20for%20Residence,Premises%20Occasionally%20Rented%20to%20Others)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=removes%20the%20exclusion%20of%20coverage,is%20regularly%20rented%2C%20nor)

. Normally, if you rent your home or even a room to someone who isn’t an insured, theft coverage for that area is excluded (to prevent coverage for tenant theft, etc.). This endorsement is meant for “occasional” rentals of your home (not regular tenants). It allows theft losses to be covered during those short rental periods (except for certain high-value items like money, securities, jewelry which remain excluded during rental)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=removes%20the%20exclusion%20of%20coverage,precious%20stones%2C%20watches%2C%20or%20furs)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=coverage%20if%20the%20property%20is,precious%20stones%2C%20watches%2C%20or%20furs)

. In the 2017 update, ISO adjusted it to *exclude* home-sharing situations (if you’re doing Airbnb-type rentals, they prefer you use the new home-sharing endorsements)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=removes%20the%20exclusion%20of%20coverage,precious%20stones%2C%20watches%2C%20or%20furs)

. *Example*: You rent out your house for a one-week vacation rental and the temporary renter steals a TV – with HO 05 41, that theft could be covered (up to limits) whereas normally it would be excluded. *Wouldn’t apply*: If you rent the space **regularly or long-term**, or if it’s a dedicated rental property – this is only for infrequent, short-term rentals by the homeowner​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=coverage%20if%20the%20property%20is,precious%20stones%2C%20watches%2C%20or%20furs)

. Also, it **never covers theft of certain valuables** by renters (jewelry, furs, cash remain not covered in such scenarios)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=removes%20the%20exclusion%20of%20coverage,precious%20stones%2C%20watches%2C%20or%20furs)

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**HO 24 71 – Business Pursuits (Liability)** – Extends your personal liability (Coverage E) to cover you for certain **business activities as an employee**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2024%2071%2010%2000)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Endorsement%20HO%2024%2071%20eliminates,sales%2C%20clerical%2C%20and%20instructional%20occupations)

. Typically, if you have a side job or are employed in something and someone sues you for something related to that job, the HO policy won’t cover it because it’s business-related. HO 24 71 is often used for professionals like teachers or salespeople who work for others, to cover incidental liability at work that isn’t covered elsewhere. It **does not cover** if you own the business or have a major managerial role​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=,occupations)

– it’s really for employee activities (and even then, certain professions are excluded, like providing professional services). For example, a **teacher** could use this so that if a student’s parents sue them personally for an incident at school, the teacher’s HO policy can help (it even offers an option to cover corporal punishment liability for teachers, which is typically excluded)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=of%20professional%20services%20,course%20of%20employment%20is%20excluded)

. *Would apply*: You are a sales employee and while on a work errand (not in a car, since auto is separate) you accidentally injure someone – your HO liability could cover it since you’re engaged in business pursuits but as an employee​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Endorsement%20HO%2024%2071%20eliminates,sales%2C%20clerical%2C%20and%20instructional%20occupations)

. *Wouldn’t apply*: If you are an independent business owner or partner (then it’s your business, not a pursuit as an employee)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=,occupations)

. Also, any injuries to fellow employees or liability covered by workers comp or your employer’s insurance would not involve this endorsement.

**HO 24 73 – Farmers Personal Liability** – Despite the name, this isn’t for the Farmers Insurance company, but for policyholders who engage in **farming as a hobby/secondary activity**. It extends your homeowner liability to cover personal farming activities (usually at a farm location away from the residence)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=An%20insured%20whose%20principal%20business,sharing%20host%20activities%22%20as%20a)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=)

. It’s meant for someone who farms on the side but whose **principal occupation is not farming**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=An%20insured%20whose%20principal%20business,the%20sale%20of%20the%20insured%27s)

. You schedule the farm location(s) and it covers liability if, say, a person is injured on your farm or by your farm activities (e.g. someone visits your hobby farm and is hurt, or your farm animals cause damage off-premises)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=An%20insured%20whose%20principal%20business,sharing%20host%20activities%22%20as%20a)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Coverage%20E%20,defense%20coverage%20is%20also%20provided)

. It still excludes **full-time farm businesses** and injuries to farm employees (except residence employees)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Several%20exclusions%20that%20are%20not,if%2C%20for%20example%2C%20a%20customer)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Medical%20payments%20coverage%20does%20not,the%20exclusion%20does%20not%20apply)

. For instance, if you have a small ranch you operate on weekends, this endorsement would protect you if a neighbor’s property is damaged by your escaped livestock. It also at one time included an option for livestock collision coverage (paying you if your livestock are killed in a road collision), but that portion was spun off into its own endorsement (HO 04 52)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Formerly%2C%20first,description%20later%20in%20this%20section)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Livestock%20Collision%20Coverage)

. *Wouldn’t apply*: If farming is your primary business/income – in that case, the insurer expects a separate farm or commercial policy. Also, **farm worker injuries** and product liability for farm products have significant exclusions or limits (e.g. farm products you sell that cause illness might have limited coverage)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=personal%20liability%20coverage%20under%20the,if%2C%20for%20example%2C%20a%20customer)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=farming%20equipment%20from%20the%20insured,is%20excluded)

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**HO 24 72 – Incidental Farming Personal Liability** – A more limited alternative to HO 24 73 for small-scale farming **on the residence premises or minor off-premises farming**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2024%2072%2010%2000)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Coverage%20for%20incidental%20farming%20activities,farming%20on%20the%20residence%20premises)

. It covers liability arising from farming that is “incidental” to the use of the home, *and* where farming is not your primary income​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=If%20an%20insured%20engages%20in,premises%20is%20used%20for%20racing)

. For example, if you keep a few livestock on your property or have a personal garden and occasionally sell produce, this can cover related liability. It can even cover specified small farming activities at other locations (like boarding a horse on someone else’s land, or a garden plot you maintain off-site)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Coverage%20for%20incidental%20farming%20activities,farming%20on%20the%20residence%20premises)

. It is **narrower than HO 24 73** – it does not cover as broad a scope (and HO 24 73 explicitly doesn’t allow farming on the residence, whereas 24 72 is specifically for on-premises farming)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=residence%20premises%2C%20including%20boarding%20and,farming%20on%20the%20residence%20premises)

. One important point: you **cannot use 24 72 if the farm operations include any kind of race or competition** (like breeding racehorses or racing vehicles on the farm) – those are disallowed​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=If%20an%20insured%20engages%20in,premises%20is%20used%20for%20racing)

. *Would apply*: A hobby farm on your property with a few animals where you sometimes invite friends or neighbors – if someone is hurt by an animal or the property, your HO coverage can respond. *Wouldn’t apply*: A farm with significant business income or one that’s not incidental to residential use. Also, no coverage for farm employees (like hired farm help), and once again, this endorsement wouldn’t be offered if you’re essentially running a farm business.

**HO 04 12 – Increased Limits on Business Property** – Increases the special limits for **business personal property** on and off premises​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20special%20limits%20applicable%20to,business%20property%20pertaining%20to%20a)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=endorsement,The%20exposure%20of%20business)

. Without it, a homeowner policy typically caps coverage for business property to $2,500 on the residence premises and $500 away. This endorsement lets you raise the on-premises limit (in $2,500 increments up to $10,000 on ISO forms)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=endorsement,The%20exposure%20of%20business)

. The off-premises limit then automatically becomes a percentage of the on-prem limit (60% under current ISO, meaning if you increase on-prem to $10k, off-prem becomes $6k)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=endorsement,business%20property%20pertaining%20to%20a)

. It **cannot be used** to cover business property pertaining to a business actually run from the residence – that scenario is supposed to be handled by HO 04 42 or HO 07 01 endorsements instead​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=the%20limit%20only%20to%20twenty,01%20home%20business%20insurance%20coverage)

. In practice, HO 04 12 is for cases like a person who stores work equipment at home (but the business isn’t based there) and needs a higher limit. *Example*: You telecommute and have expensive computers provided by your company at home – you might raise the limit so that if a fire destroys $5,000 of that equipment, you’re covered (the base $2,500 would have been insufficient). *Wouldn’t apply*: Inventory held for sale or samples (explicitly cannot increase those beyond $2,500)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=the%20limit%20only%20to%20twenty,01%20home%20business%20insurance%20coverage)

, or if you actually run the business at home (then they’d want you to use a different endorsement).

**HO 04 46 – Inflation Guard** – An endorsement that **automatically increases Coverage A (dwelling) limits** (and usually B, C, D proportionally) by a set percentage over the policy term to keep pace with inflation in construction costs​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2046%2010%2000)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20provides%20for%20automatic,basis%20during%20the%20policy%20period)

. For instance, if you choose 4% annual inflation guard and have $300,000 dwelling coverage, each day the coverage increases slightly so at year’s end it’s about $312,000. This helps avoid underinsurance due to rising material and labor costs. It typically won’t list scenarios of “when it applies vs not” since it’s just a general condition – but essentially it **always applies** by raising the limit, which can be crucial if a loss occurs late in the policy period after costs have risen​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2046%2010%2000)

. There’s no situation of it “not applying” except if a policyholder were to cancel or non-renew and not carry it long enough to see the effect. It’s a straightforward but important endorsement to **avoid coverage gaps due to inflation**.

**HO 05 46 – Landlord’s Furnishings (Increased Limit)** – Available on homeowner forms that cover a dwelling (HO-2, HO-3, HO-5)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Landlord%27s%20Furnishings%20,and%20HO%2000%2005%20Only)

, it raises the limit for “landlord’s furnishings” in an apartment on the residence premises. Base policies give $2,500 of coverage for appliances, furniture, etc. that you (the owner) keep in a space you rent to others (e.g. a basement apartment)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20was%20introduced%20in,perils%2C%20except%20for%20theft%2C%20apply)

. This endorsement allows higher limits (ISO allows increments of $500 up to $10,000)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2005%2046%2010%2000)

. For example, if you have a fully furnished tenant unit in your duplex, $2,500 may be too low to cover the furniture and electronics – you might increase it to $5,000 or $10,000. Note: this coverage is for **property you as landlord own** in a rented space; it doesn’t cover the tenant’s belongings. And it only applies if the rental is within the defined “residence premises” (like a multi-family home where you reside in one unit)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=forms,perils%2C%20except%20for%20theft%2C%20apply)

. *Wouldn’t apply*: If the rental unit is in a **separate structure** not attached to your residence, Coverage B rules would kick in (and a different approach or policy might be needed)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Remember%20that%20a%20structure%20separate,fire%20policy%2C%20should%20be%20arranged)

. Also, theft is not a named peril for landlord furnishings in the base policy, so theft of those items is generally not covered even after increasing limits (unless added in via a different provision).

**HO 05 30 / HO 05 31 – Functional Replacement Cost Loss Settlement** – These endorsements alter how a loss to the dwelling is settled, aimed at older or unique homes where exact replacement cost is impractical. With **HO 05 30**, the home can be insured for its “functional” replacement cost, meaning using modern materials that perform the same function, rather than exact replica materials​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20may%20be%20used,or%20plasterwork%20not%20readily%20available)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20coverage%20A%20limit%20of,appears)

. This is useful for historic homes with features like plaster walls or custom woodwork – instead of insuring to rebuild them exactly (which would be extremely costly), the policy will pay to rebuild with common materials (drywall instead of plaster, etc.) to a functional equivalent​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20coverage%20A%20limit%20of,appears)

. This allows selecting a lower Coverage A limit that reflects a practical rebuild, not an ornate restoration​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20may%20be%20used,or%20plasterwork%20not%20readily%20available)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Replacement%20cost%20may%20so%20far,of%20insurance%20to%20be%20selected)

. **HO 05 31** is a modified version where if the actual rebuild cost ends up less than even the ACV, it defaults to ACV (essentially adding an ACV floor if actual costs are very low)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Modified%20functional%20replacement%20cost%20loss,an%20actual%20cash%20value%20basis)

. *Example*: An old Victorian with hand-carved trim burns down. With functional RC, the new home can be built with standard trim from Home Depot; the policy pays for that, not for custom artisans – making insurance more affordable​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=full%20replacement%20cost,or%20plasterwork%20not%20readily%20available)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20coverage%20A%20limit%20of,appears)

. *Wouldn’t apply*: If the homeowner actually wants a full historical restoration, this endorsement wouldn’t be suitable (they’d need to insure to full replacement cost). It’s really meant as a compromise to avoid over-insuring something that one wouldn’t realistically replace in same form.

**HO 04 56 – Special Loss Settlement (Percentage Insurance to Value)** – Lowers the **coinsurance requirement** for replacement cost coverage on the dwelling. Normally, you need to insure to at least 80% of full replacement value to get full replacement cost payment on partial losses. This endorsement lets that threshold drop (ISO allows options like 50%, 60%, or 70%)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20standard%20loss%20adjustment%20for,than%20its%20market%20value%20and)

. It’s intended for situations where full replacement cost far exceeds market value and the insured doesn’t want to pay for a huge limit they likely wouldn’t use​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=cash%20value%20basis%29,80%20percent%20of%20replacement%20value)

. For example, a very old house might cost $300k to rebuild exactly, but could be insured for $180k (60%) with this endorsement and still get replacement cost payout for losses up to that amount​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%20standard%20loss%20adjustment%20for,than%20its%20market%20value%20and)

. It basically agrees that as long as you carry at least that lower percentage, the insurer will not enforce the 80% penalty. It often includes provisions like: if you rebuild at a new location, they won’t pay more than it would have cost at the original site​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=The%202000%20edition%20reflected%20the,full%20replacement%20of%20the%20building)

. *Would apply*: A total loss – in such case, since you chose to insure for less than full value, the payout will be capped at your policy limit (which might only rebuild a smaller/less ornate structure). But for **partial losses**, you don’t get dinged by coinsurance as long as you met the chosen percentage. *Wouldn’t apply*: If you insured even below the endorsed percentage, then normal penalties or ACV would apply. This endorsement is a sort of negotiated coinsurance—meet 50% or 60%, etc., or else.

**HO 05 28 – Owned Motorized Golf Cart Physical Loss Coverage** – Provides **physical damage coverage for golf carts** (which are typically not covered for collision or comprehensive under a home policy)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Owned%20Motorized%20Golf%20Cart%20Physical,Loss%20Coverage)

. It insures the golf cart on an open-perils basis for damage, including optional collision coverage (collision can be included or excluded at the insured’s choice)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2005%2028%2005%2011)

. It also covers permanently installed accessories and equipment (with a small sublimit if they’re not on the cart at time of loss)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=collision.%20%28,schedule%20for%20any%20one%20cart)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Accessories%20and%20equipment%20are%20also,schedule%20for%20any%20one%20cart)

. There are restrictions: the cart must be standard (not souped-up beyond 25 mph) and only up to 4-person capacity​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Certain%20restrictions%20apply%2C%20among%20them%3A,A%20%24500%20deductible)

. No coverage if the cart is used for racing, rented out, or used for business (other than on a golf course)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=carry%20no%20more%20than%20four,and%20separately%20to%20equipment%20and)

. A separate $500 deductible often applies to each cart​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=excluded,at%20the%20time%20of%20loss)

. *Example*: Your golf cart is stolen from your garage – this endorsement would pay to replace it (minus the $500 deducible). If you crash the cart into a tree, collision coverage (if selected) would pay for repairs​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Owned%20Motorized%20Golf%20Cart%20Physical,Loss%20Coverage)

. *Wouldn’t apply*: You use the cart in a paid shuttle service (business use) or rent it to a friend – losses then aren’t covered. Also, if you modify the cart to go 35 mph, it no longer qualifies.

**HO 24 64 – Owned Snowmobile Endorsement (Liability)** – Extends liability coverage to **snowmobile use off the insured premises**​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2024%2064%2010%2000)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Liability%20coverage%20for%20use%20of,by%20law%20or%20a%20governmental)

. Without this, your HO policy only covers motorized vehicles like snowmobiles on your residence premises (or if in dead storage). This endorsement allows you to use your snowmobile out on trails and still have liability coverage if you injure someone or damage property. It usually requires the snowmobile not be subject to vehicle registration (so typically it’s for true recreational snowmobiles)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Liability%20coverage%20for%20use%20of,by%20law%20or%20a%20governmental)

. It often broadens “insured” definition to cover others using the snowmobile with permission as well​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Liability%20coverage%20for%20use%20of,by%20law%20or%20a%20governmental)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=agency%20to%20be%20registered%20for,policy%20itself%20and%20the%20endorsement)

. *Example*: You take your owned snowmobile to a public trail, accidentally collide with another rider and injure them – this endorsement means your policy can cover their injuries (up to your liability limit). *Wouldn’t apply*: If the snowmobile **needs registration** for road use (then it’s treated like an auto) or if you’re in a formal race event (excluded as pre-arranged racing). It also doesn’t cover damage to the snowmobile itself – just liability. (Physical damage for a snowmobile would require a different policy or maybe a toy vehicle endorsement separate from HO.)

**HO 04 14 – Special Computer Coverage** – Provides broader coverage for computers and related equipment. Essentially, it covers **computers, peripherals, and software/media on an open-perils basis**, even if your personal property is otherwise named-peril​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Special%20Computer%20Coverage)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=This%20endorsement%20covers%20computers%20and,on%20an%20open%20perils%20basis)

. It can be seen as scheduling your computer equipment: it defines “computer equipment” (hardware plus devices like printers, and software media) and then covers them for additional risks like accidental breakage, electrical surge, etc., that wouldn’t be covered without it​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2014%2002%2017)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Many%20of%20the%20endorsement%27s%20exclusions,or%20secretions%20by%20any%20animals)

. It still excludes standard things like wear and tear, and has some nuances – for instance, it does **not cover data or records** themselves (only the cost to replace the media)​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Note%20that%20the%20homeowners%20forms,the%20form%20for%20personal%20data)

. In 2017 it was updated to coordinate with home-sharing: normally theft by a home-sharing renter is excluded, but if you have the **home-sharing host coverage**, this computer endorsement will cover theft by a renter as well​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Significant%20modifications%20have%20been%20made,and%20the%20exclusion%20is%20removed)

. *Example*: You drop your expensive camera drone (considered computer/electronic equipment) and it shatters – this endorsement could cover that loss (whereas a normal HO policy might consider that a non-covered accidental breakage). *Wouldn’t apply*: Damage by gradual causes (e.g. slowly developing mechanical breakdown not caused by a sudden event is still excluded), or loss of stored files/data – if your hard drive is destroyed, the policy pays for a new drive, but **not** for reconstructing the lost data itself​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Note%20that%20the%20homeowners%20forms,the%20form%20for%20personal%20data)

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**HO 06 69 – Utility Line (Service Line) Coverage** – Adds coverage for damage to underground **service lines** on your property (like water, sewer, gas, electric, or communication lines)​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=This%20endorsement%3A)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=%2A%20Adds%20%E2%80%9Cutility%20line,gas%2C%20steam%2C%20electricity%20or%20communications)

. Normally, if a pipe or cable that you own on your side of the utility connection breaks (say a sewer line cracks due to tree roots or corrosion), the home policy won’t cover the excavation and repair. With this endorsement, named perils like wear and tear, rust, mechanical breakdown, etc., of a buried utility line become covered causes of loss to that line​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=gas%2C%20steam%2C%20electricity%20or%20communications%3B)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=,damaged%20by%20the%20utility%20line)

. It usually covers excavation costs, repair of the line, restoration of your lawn/landscaping, and even additional living expenses if you have to move out while repairs are made​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=equipment%3B%20mechanical%20failure%3B%20electrical%20failure%2C,coverage%20limit%20for%20additional%20living)

. Many policies set a base limit (often $10,000) with options to increase to $25k or $50k​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=The%20basic%20coverage%20limit%20is,rate%20for%20this%20coverage%20doubled)

. For example, if your **sewer pipe collapses** from old age and tree root invasion (a typical wear-and-tear scenario), this endorsement would pay to dig up the yard, replace the pipe, refill the hole, and replant the disturbed yard, up to the limit​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=%2A%20Adds%20%E2%80%9Cutility%20line,gas%2C%20steam%2C%20electricity%20or%20communications)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=equipment%3B%20mechanical%20failure%3B%20electrical%20failure%2C,coverage%20limit%20for%20additional%20living)

. Without it, none of that is covered by homeowners insurance. *Wouldn’t apply*: Deliberate damage or exclusions like a governmental order to upgrade lines. Also, it doesn’t cover the part of the line you don’t own (e.g. city’s side of the connection). *Pricing*: **Service line coverage is relatively cheap** – on the order of **$30–$40 per year for $10,000 coverage**​

[policygenius.com](https://www.policygenius.com/homeowners-insurance/what-is-service-line-coverage/#:~:text=you%20in%20the%20event%20that,a%20utility%20line%20is%20damaged)

. Newer homes often get a discount on it, older homes higher cost, since older lines are likelier to fail​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=The%20basic%20coverage%20limit%20is,rate%20for%20this%20coverage%20doubled)

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**HO 06 95 – Broadened Water Backup Coverage** – This is a *new* (2022) alternative to HO 04 95. It **broadens the conditions** under which water backup is covered. Specifically, ISO’s 2011 HO 04 95 had narrowed coverage to water “which originates from within the dwelling”​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Property-Perils/SurlesSewerBackup.aspx#:~:text=The%202011%20edition%20of%20the,certain%20phrases%20underlined%20for%20emphasis)

. HO 06 95 removes that restriction, requiring only that water backs up or overflows from a sewer/sump – regardless of origin (except still excluding flood-caused backups)​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=Broadened%20Water%20Back,Coverage%20%E2%80%93%20HO%2006%2095)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Property-Perils/SurlesSewerBackup.aspx#:~:text=in%20most%20states%20since%201993,are%20broken%20or%20at%20capacity)

. In other words, it covers a broader range of backup scenarios, such as a clog in a city sewer line that causes backup into your home (which the old form’s wording might not cover if the water didn’t originate on premises). Both the old and new water backup endorsements will coexist as options​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=match%20at%20L457%20attached,will%20remain%20available%20for%20use)

. *Practical effect*: If you want the most comprehensive sewer backup coverage, an insurer using HO 06 95 would cover more situations than HO 04 95 did. All other aspects (limits, no flood coverage, etc.) are similar. If HO 06 95 is attached, any backup that isn’t flood-related is covered, not just those starting within your home’s plumbing​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=Since%20at%20least%201984%20ISO,The)

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**Various Home-Sharing Endorsements (2016 Forms)** – ISO introduced a suite of endorsements to handle **home-sharing (Airbnb-type) situations**. By default, home-sharing is considered a business use and *not covered* – in fact, ISO created an exclusion endorsement (HO 06 53, etc.) to clarify no coverage. To **add coverage**, they offer “Broadened Home-Sharing Host Activities” endorsements (HO 06 62 through HO 06 66, and HO 06 68, each corresponding to different policy forms)​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=match%20at%20L925%20After%20this,be%20available%20to%20expand%20coverage)

. These endorsements, when added, can do things like: cover theft or vandalism by a “home-sharing occupant” (something otherwise excluded), provide liability coverage while you have paying guests, and remove the “business” exclusion for those specific host activities. For example, **HO 06 63** is one such form (for HO-3/HO-5 policies) that covers your dwelling and contents during a rental period for damage caused by a guest, and includes limited coverage for the guest’s property (Damage to Property of Others) etc.​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2024/04/08/broadened-home-sharing-host-activities-coverage-analysis/#:~:text=Broadened%20Home,sharing)

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[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2024/04/08/broadened-home-sharing-host-activities-coverage-analysis/#:~:text=is%20not%20covered%20by%20the,since%20been%20withdrawn%20from%20use)

. *Illustration*: You occasionally rent out a room via Airbnb – with the broadened home-sharing endorsement, if the guest accidentally sets fire to that room or steals your TV, your policy can cover the damage (theft by a guest and guest-caused fire would otherwise likely be excluded as business use without this)​

[investopedia.com](https://www.investopedia.com/articles/insurance/120816/does-your-homeowners-insurance-cover-airbnb.asp#:~:text=,1%20million%20of%20coverage%20against)

​

[investopedia.com](https://www.investopedia.com/articles/insurance/120816/does-your-homeowners-insurance-cover-airbnb.asp#:~:text=,personal%20property%20or%20the%20home)

. These endorsements often impose their own sublimits (e.g. $1,000 for guest’s damage to your property per occurrence unless higher limit scheduled)​

[rnc-pro.com](https://www.rnc-pro.com/rnc-pro/pfm/400/460_0634.HTM#:~:text=The%20optional%20forms%20contain%20a,per%20occurrence%20limit%20of)

. They are complex, so insurers sometimes opt to offer their own proprietary coverage instead (see below). *No longer offered?*: The initial exclusion endorsement (HO 06 53) was later incorporated into base forms (2022), and the broadened coverage ones remain available​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=ISO%20introduced%20six%20home,and%20were%20attached%20to%20a)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=After%20this%20revision%2C%20the%20various,be%20available%20to%20expand%20coverage)

. It’s worth noting some insurers who once permitted home-sharing via endorsement have pulled back in some areas due to risk – always verify current availability.

**HO 06 67 – Limited Theft Coverage for Dwelling Under Construction** – Restores some theft coverage while your home is under construction. Normally, theft from a dwelling under construction is excluded entirely. HO 06 67, introduced in 2022, allows a level of coverage for theft of building materials etc. *during* construction, but still with some limit (likely designed to cover smaller theft losses while a home is being built or extensively renovated). This is a fairly specific endorsement – for someone building a home, it could save them from having to get a builder’s risk policy just for theft of materials. *Example*: Thieves steal appliances or copper wiring from your house-in-progress. With this endorsement, that theft could be covered up to the endorsement limit. Without it, the HO policy would not pay for theft during construction.

(The ISO catalog is quite extensive – we have covered the major and commonly used endorsements above. There are still more niche forms (e.g. **HO 04 15 & HO 04 13** related to Y2K computer date issues – now obsolete; **HO 04 78 Multiple Company Insurance** for sharing one property insurance among multiple insurers​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=HO%2004%2078%2005%2011)

; **HO 04 91/HO 04 92 Other Structures – Away from Residence** to cover specific other structures at different locations, now updated by HO 06 91/92 for replacement cost options​

[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=Cost%20Loss%20Settlement%20For%20Buildings,%E2%80%93%20HO%2006%2091)

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[independentagent.com](https://www.independentagent.com/vu/Insurance/Personal-Lines/Homeowners/Others/Boggs2022HOChanges.aspx#:~:text=Settlement%20%E2%80%93%20HO%2006%2092)

; **HO 04 99 Sinkhole Coverage** for states like FL or KY where sinkhole can be added​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Sinkhole%20Collapse)

; **HO 05 43 Residence Held in Trust** for naming a trust as an insured when a home is owned by a trust​

[propertycasualty360.com](https://www.propertycasualty360.com/fcs/2017/07/24/standard-homeowners-endorsements/#:~:text=Reflecting%20a%20growing%20trend%20in,endorsement%20may%20not%20be%20used)

– and more.) In summary, ISO endorsements allow homeowners to tailor their policies, increasing limits for certain property, broadening covered perils, extending coverage to new situations, or restricting coverage in exchange for savings. Each form has a specific purpose, and insurers decide which to offer based on state filings and appetite.

**Insurer-Specific and Proprietary Endorsements**

Major insurance companies often offer their own **branded endorsements or packages** that provide similar coverage to the ISO forms – sometimes with enhancements or tweaks. Here are examples of **unique endorsements by some leading insurers**, along with how they work and any notable status (including if some were withdrawn):

* **Allstate – “HostAdvantage” Home-Sharing Coverage**: Allstate was one of the first major insurers (in 2016) to offer a home-sharing specific endorsement​

[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=Allstate%20says%20it%20is%20the,in%20additional%20states%20in%202017)

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[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=Traditional%20homeowners%20policies%20do%20not,new%20endorsement%20is%20named%20HostAdvantage)

. HostAdvantage covers **personal property when renting out your home** to short-term guests. It fills the gap for theft or damage by a renter which a normal policy wouldn’t cover​

[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=Pending%20regulatory%20approval%2C%20here%E2%80%99s%20how,Allstate%E2%80%99s%20HostAdvantage%20endorsement%20works)

. It provides up to **$10,000 coverage per rental period** for your belongings, with your normal deductible applying​

[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=in%20a%20typical%20homeowners%20policy,in%20the%20initial%20six%20states)

. For example, if an Airbnb guest **steals your electronics or vandalizes furniture**, HostAdvantage will pay to repair or replace the items (after deductible)​

[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=in%20a%20typical%20homeowners%20policy,in%20the%20initial%20six%20states)

. It does not include liability – Allstate relied on the host to have liability coverage through the platform or other means. Initially launched in a handful of states for about **$50/year**​

[insurancejournal.com](https://www.insurancejournal.com/news/national/2016/05/25/409819.htm#:~:text=,in%20the%20initial%20six%20states)

, Allstate planned expansion. *Status*: Allstate did expand HostAdvantage, but **reports from some customers indicate Allstate has since restricted or ceased offering it in certain areas** (possibly due to risk concerns). For instance, by 2023 some noted Allstate would non-renew or not allow Airbnb rentals under their policies. Always confirm current availability with Allstate – as of launch it was a unique offering​

[consumers.ambest.com](https://consumers.ambest.com/content.aspx?rec=261391#:~:text=Allstate%27s%20HostAdvantage%20endorsement%20is%20one,sharing%20host%27s%20belongings)

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[investopedia.com](https://www.investopedia.com/articles/insurance/120816/does-your-homeowners-insurance-cover-airbnb.asp#:~:text=,1%20million%20of%20coverage%20against)

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* **Allstate – Green Improvement Reimbursement**: This is an eco-friendly add-on that Allstate offers (often included in certain packages). If you have a covered loss to appliances or equipment, this endorsement will **pay extra to upgrade to an energy-efficient or “green” replacement**​

[uschamber.com](https://www.uschamber.com/climate-change/allstate-helps-customers-replace-damaged-appliances-more-efficient-ones#:~:text=Products%20and%20Services%3A%20To%20help,for%20the%20additional%20replacement%20costs)

. For example, if your standard HVAC is destroyed by lightning, Allstate would reimburse the cost difference if you install a high-efficiency ENERGY STAR model. It essentially encourages sustainable rebuilding. *Real-world example*: After a power surge destroys your old fridge, you choose a new fridge that’s more efficient but $300 more – the endorsement pays that $300 on top of the normal loss settlement. Allstate includes this in some homeowner policies to align with their climate initiatives​

[uschamber.com](https://www.uschamber.com/climate-change/allstate-helps-customers-replace-damaged-appliances-more-efficient-ones#:~:text=Products%20and%20Services%3A%20To%20help,for%20the%20additional%20replacement%20costs)

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* **Allstate – Claim RateGuard**: An optional feature (part of Allstate’s “Enhanced” package) that **prevents your premium from increasing due to a claim**​

[insurance.com](https://www.insurance.com/home-and-renters-insurance/carriers/allstate-homeowners-insurance#:~:text=What%20is%20Allstate%20Claim%20RateGuard%3F)

. With Claim RateGuard, Allstate promises not to surcharge or raise your base rate after one property claim. However, it typically only applies to **one claim every 5 years**​

[insurance.com](https://www.insurance.com/home-and-renters-insurance/carriers/allstate-homeowners-insurance#:~:text=Allstate%20Claim%20RateGuard%20is%20an,which%20has%20an%20added%20cost)

. If you have multiple claims in a short period, the second could still impact your rate. This endorsement **does not stop increases due to overall rate changes or inflation**, only the penalty for a claim. *Example*: You have RateGuard and file a $10,000 water damage claim. At renewal, Allstate’s rate for everyone may go up a bit (inflation, etc.), but you specifically won’t get the usual “claim surcharge” added to your premium due to that incident. *Note*: This doesn’t mean your premium will never go up – just that the claim itself isn’t counted against you. It’s an attractive perk for those worried about losing a claims-free discount or facing large hikes. It’s usually packaged with other Allstate perks like Claim-Free Bonus and Deductible Rewards​

[insurance.com](https://www.insurance.com/home-and-renters-insurance/carriers/allstate-homeowners-insurance#:~:text=to%20one%20claim%20every%20five,which%20has%20an%20added%20cost)

. Allstate still might have underwriting discretion; extreme claim frequency can lead to non-renewal even with RateGuard (it’s not immunity from that).

* **Allstate – Deductible Rewards & Claim-Free Bonus**: Part of Allstate’s package (often called “Platinum” or “Enhanced”). **Deductible Rewards** reduce your deductible by $100 for each year you go claim-free, up to $500 reduction​

[insurance.com](https://www.insurance.com/home-and-renters-insurance/carriers/allstate-homeowners-insurance#:~:text=How%20do%20Allstate%20claim,and%20deductible%20rewards%20work)

. **Claim-Free Bonus** gives you 5% of your premium back as a credit or check each year you don’t file a claim​

[insurance.com](https://www.insurance.com/home-and-renters-insurance/carriers/allstate-homeowners-insurance#:~:text=How%20do%20Allstate%20claim,and%20deductible%20rewards%20work)

. These are technically endorsements or built-in features that modify how claims/deductibles work. For example, if you’ve been claim-free 3 years and have $300 in deductible credits, and you have a loss, a $1,000 deductible would effectively only be $700. These features are meant to reward not having claims – they are popular in marketing but one should weigh their added premium cost versus potential benefit.

* **State Farm – Home Rental Endorsement (Short-Term Rental Rider)**: State Farm does not have a public ISO-like form for this, but agents can add a rider (often referenced internally, e.g., **HO-2440 or HO-2544** in some states, per customer reports) that **allows occasional short-term rentals** of the residence. This endorsement modifies the policy’s exclusions to permit coverage while the home or part of it is rented to others for use as a residence​

[reddit.com](https://www.reddit.com/r/airbnb_hosts/comments/pyupbb/anyone_using_state_farms_rental_insurance_to/#:~:text=Hi%20there%20,same%20one%20you%20are%20using)

. It essentially provides similar coverage to ISO’s home-sharing endorsements, though State Farm’s underwriting may still require the rental be infrequent (such as <30 nights a year or owner-occupied during rental). *Real example*: A State Farm customer mentioned a “Home Rental Endorsement” added for about **$80/year** that covers their guesthouse short-term rental use​

[reddit.com](https://www.reddit.com/r/airbnb_hosts/comments/pyupbb/anyone_using_state_farms_rental_insurance_to/#:~:text=%E2%80%A2)

. The wording “while the residence premises is rented to others, either completely or in part, for exclusive use as a residence” was included​

[reddit.com](https://www.reddit.com/r/airbnb_hosts/comments/pyupbb/anyone_using_state_farms_rental_insurance_to/#:~:text=Hi%20there%20,same%20one%20you%20are%20using)

– meaning as long as it’s rented to someone who’s just using it to live (not for business or events), coverage continues. This would cover liability (if a guest is injured) and property damage (if the home is damaged by a covered peril during a rental period). *Caveat*: **If State Farm deems the rental activity more akin to a business** (continuous Airbnb turnover), they might instead require a different policy (or could non-renew). State Farm also offers separate Landlord policies for regular rentals. But for owner-occupied homes with an occasional rental, this rider fills the gap. (State Farm doesn’t widely publish details; availability may vary by state.)

* **State Farm – “Inflation Coverage” (Automatic Increase)**: State Farm typically includes an inflation coverage feature by default (similar to ISO’s Inflation Guard HO 04 46). It’s not marketed as an endorsement you choose – it’s often built into policies. But some older SF policies might have it listed as “Option INCL” or similar. It works the same: gradually increases your coverages to keep pace with costs. State Farm also famously offers **“Replacement Cost” options**: one is **Extended Replacement Cost** (commonly 20% extra Cov A if needed) and even a **Guaranteed Replacement Cost** endorsement in some states (which pays whatever it costs to rebuild, no cap). These are not ISO forms but proprietary. For example, a homeowner with State Farm might have an endorsement that reads “Coverage A – Additional 20% provided” – meaning if their $300k dwelling coverage isn’t enough, State Farm will pay up to $360k. *These options help in catastrophic events where costs skyrocket*. They’re generally available only if you insured to the value SF estimated and meet their criteria.
* **Farmers Insurance – Eco-Rebuild Endorsement**: Farmers (and its subsidiary Foremost) have offered a “**Green Home**” upgrade similar to Allstate’s. If you carry this, after a covered loss Farmers will pay an additional sum (often up to a certain limit, like $25,000 or 10% of the loss) for using environmentally friendly materials or appliances in repairs. For instance, using sustainable bamboo flooring instead of carpet, or solar panels in place of a damaged conventional water heater. This endorsement aligns with LEED-certified or green improvements. Farmers also packages some features in their product tiers – their top-tier home policy (Farmers Smart Plan Premier, for example) automatically includes some endorsements like declining deductible, cosmetic damage coverage for solar panels, etc., which might be separate elsewhere.
* **Farmers – Declining Deductible**: Farmers has (or had) a feature where your deductible decreases for each claim-free year, similar to Allstate’s, often called “Claim Forgiveness” or “Vanishing Deductible” in marketing. Additionally, Farmers’ top auto/home customers get perks like **claim forgiveness** (one accident without surcharge) – on the home side, if offered, it would mean one claim without premium increase. These can be built into certain packages rather than standalone endorsements.
* **Liberty Mutual – “Home Protector Plus”**: This is Liberty’s name for a **bundle of coverages**. Home Protector Plus typically includes **extended dwelling coverage** (often an extra 20% or so above Coverage A)​

[bogleheads.org](https://www.bogleheads.org/forum/viewtopic.php?t=272668#:~:text=question%20www,replacement%20of%20the%20home)

, **personal property replacement cost** (if not already included)​

[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=insurance%20company%20in%20the%20United,States)

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[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=Liberty%20Mutual%20is%20offering%20expanded,increased%20replacement%20cost%20on%20dwelling)

, and **additional living expense** coverage for a longer or unlimited period (Liberty touts that with this package, ALE is available for *actual loss sustained* up to 24 months, whereas basic might have a limit). It also provides some claim service benefits: Liberty advertises a **24-hour emergency repair service** and a **contractor network referral** as part of HPP​

[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=,Liberty%20Mutual%20Home%20Protector%20Plus)

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[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=,home%20insurance%20ratings%20%26%20rates)

. Essentially, Liberty Mutual’s base policy might be somewhat stripped-down, and adding Home Protector Plus broadens it to what most competitors include. *Example*: A Liberty Mutual customer with HPP has their $300k dwelling limit and a 20% cushion (so up to $360k if needed)​

[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=Liberty%20Mutual%20is%20offering%20expanded,increased%20replacement%20cost%20on%20dwelling)

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[thetruthaboutinsurance.com](https://www.thetruthaboutinsurance.com/liberty-mutual-home-protector-plus-review/#:~:text=This%20coverage%20basically%20adds%20anywhere,what%20you%20are%20covered%20for)

. When their home is badly damaged, Liberty’s contractor network jumps in to start repairs quickly (a service feature), and their hotel bills are covered as long as needed until home is repaired (no cap beyond reasonable costs). *Pricing*: It’s usually a surcharge for this package, but Liberty often includes it in quotes to be competitive. **NOTE**: Without HPP, Liberty’s policy might only pay ACV on contents or have lower ALE limits. So HPP is almost a must-have to be equivalent to other carriers’ standard offerings.

* **Liberty Mutual – Equipment Breakdown Coverage**: Branded sometimes as “**Home Systems Protection**”, Liberty (and many insurers like Travelers, Safeco, etc.) offer an endorsement that covers **electrical or mechanical breakdown** of major home equipment – essentially a mini home warranty. It can cover your furnace if it cracks, AC if the compressor fails, appliances if they suffer an internal mechanical failure, etc., which normally insurance doesn’t cover (since it’s not caused by an external peril). Typically it carries a $500 deductible and a high limit like $50,000. It even can cover things like damage from electrical surges to your electronics. *Real-world example*: Your **central air conditioning compressor burns out in mid-summer (mechanical failure)** – Equipment Breakdown would pay to replace it (minus deductible), which might save you thousands. Another example: an **electrical surge** ruins your home theater system – this endorsement would cover that as it’s a form of equipment breakdown. Insurers partner with companies like Hartford Steam Boiler for this coverage. It’s usually around $20–$50/year in cost. Some insurers require you to buy this together with Service Line (e.g. one package for both coverages – as referenced by Edison Insurance: equipment breakdown + service line combined around $80/year total)​

[edisoninsurance.com](https://www.edisoninsurance.com/blog-posts/understanding-service-line-coverage#:~:text=Understanding%20Service%20Line%20Coverage%20,Service)

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* **Nationwide – Brand New Belongings**: Nationwide’s policies offer an option called “Brand New Belongings” which is effectively **contents replacement cost coverage** plus assistance in replacing items (similar to Liberty’s personal property replacement service). It ensures you get full replacement cost for items (you may first receive ACV and then get the remainder after purchase of replacement, which is a common procedure). This isn’t unique since most companies offer RC on contents, but Nationwide branded it under this name.
* **Nationwide – Better Roof Replacement**: An endorsement that if your roof is damaged by a covered loss, Nationwide will pay to replace it with **stronger, more durable materials** than you had (instead of like kind). It’s a twist on replacement cost – essentially “replace with better”. For example, your 3-tab shingles could be replaced with architectural shingles or hail-resistant shingles if you carry this. It’s part of some Nationwide packages and aimed at resiliency upgrades.
* **USAA – Home Sharing Coverage**: USAA, catering to military members, was relatively accommodating to short-term rentals. They don’t have a public form, but many USAA members reported that USAA allows a certain number of short-term rental days per year (often ~90 days) without voiding coverage, as long as you inform them. In some cases USAA may add an endorsement or rider for more frequent rentals or charge a small additional premium. USAA also automatically includes some coverage for military uniforms (no deductible on uniform if damaged in a covered loss during duty) – not an endorsement one adds, but a niche coverage for their clientele.
* **Chubb – Cash Settlement and Extended Replacement Cost**: Chubb’s high-value home policies automatically include features that in other companies might be endorsements. For instance, Chubb offers **“cash out” option** – if your house is destroyed, you can choose not to rebuild and just take a cash payout for the policy limit. They also offer **Extended or Unlimited Replacement Cost** – if you’re insured for $1M but it costs $1.3M to rebuild to same quality, Chubb will pay the $1.3M. These aren’t called endorsements for Chubb clients – it’s part of their **Masterpiece policy** – but they serve as unique coverage enhancements that stand out in the market. Chubb will also pay for things like building ordinance, upgrade to green materials, etc., often without needing separate endorsements.
* **Erie – Guaranteed Replacement Cost & Matching**: Erie Insurance often includes an endorsement to guarantee replacement of the dwelling even if costs exceed the limit (if certain conditions met). Erie also has an option for **“Siding and Roof Matching” coverage** – if only part of your siding or roofing is damaged, they will replace undamaged areas as needed so it all matches (many insurers won’t pay for undamaged portions). American Family (as seen with their *Matching Undamaged Siding* add-on​

[amfam.com](https://www.amfam.com/insurance/home/coverages/home-siding-replacement-coverage#:~:text=Home%20Siding%20Replacement%20Coverage)

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[amfam.com](https://www.amfam.com/insurance/home/coverages/home-siding-replacement-coverage#:~:text=Standard%20home%20insurance%20helps%20replace,can%E2%80%99t%20guarantee%20a%20seamless%20match)

) and others have similar endorsements. This saves the homeowner from having a two-toned house after a loss. *Example*: 10 pieces of your vinyl siding were cracked by hail but that color is discontinued – with matching coverage, the insurer would pay to replace *all* the siding so it matches, not just the 10 pieces.

* **Mine Subsidence Endorsements**: In states like Illinois, Indiana, West Virginia, etc., where underground mining has caused ground collapses, insurers offer Mine Subsidence coverage as an endorsement (sometimes mandatory offer). This covers damage due to the ground settling or collapsing from past mining tunnels – something ordinarily excluded as earth movement. Usually it’s administered via a state fund and noted on the policy. If you live in such an area, this is a crucial add-on (often a few dollars per $1,000 of coverage).
* **Wind/Hail Deductible Options**: In many states, insurers have endorsements to implement a separate percentage deductible for wind or hail losses. For example, adding a “2% Wind/Hail Deductible” endorsement (instead of the flat deductible) can lower premium. Conversely, some insurers have “Deductible Buyback” endorsements – e.g. in hurricane-prone regions, the standard policy might come with a 5% hurricane deductible, but you could pay extra via endorsement to reduce it to a flat $1,000. These endorsements don’t change coverage scope, but they change how a claim payout is calculated.
* **Roof Surface ACV Endorsement**: Some insurers (particularly in hail-prone states) apply an endorsement that makes roof damage losses payable at **actual cash value (depreciated)** if the roof is older than a certain age or for certain perils. For instance, **Allstate’s “Roof Surface” endorsement** on their House & Home policy depreciates roof claims for wind/hail on older roofs. This *reduces* coverage in exchange for a lower rate. It’s essentially the opposite of an enhancement – it’s a limitation endorsement. Companies like Allstate, Farmers, etc., have employed this to combat massive hail losses. Always check your policy – if you see language that your roof is only covered for ACV (or a “cosmetic roof exclusion”), that’s one of these endorsements at work. *Tip*: Newer companies sometimes automatically include that; you can sometimes negotiate or choose a buy-back for full replacement cost on the roof for a higher premium if offered.
* **Service Line and Equipment Breakdown (various insurers)**: As noted, many insurers now offer these. **Travelers**, for example, offers **Service Line at $30/year for $10k, or $40/year for $20k coverage**​

[thezebra.com](https://www.thezebra.com/homeowners-insurance/coverage/service-line-coverage/#:~:text=Service%20Line%20Coverage%20,Is%20service%20line%20coverage%20necessary)

and **Equipment Breakdown for about $2/month**. **Safeco** and **American Family** often bundle them. The cost is low relative to potential $5k-$10k+ losses, so they are increasingly popular add-ons.

* **“Umbrella Policy Required” Endorsements**: A few high-end insurers include an endorsement that essentially says certain coverages (like personal injury) are only provided if you also have a personal umbrella liability policy with them. It’s not common, but be aware: for instance, some policies might say they exclude libel/slander unless an umbrella is in place (since many umbrellas automatically cover personal injury).
* **No Claim Bonus Endorsements**: Some insurers in some states will have a “no claims bonus” or “renewal credit” endorsement – if you go a policy period without a claim, they’ll apply a credit at renewal. It’s functionally similar to claim-free discounts but can be filed as an endorsement benefit. For example, **MetLife** (now part of Farmers) had a “Claims-Free Credit” that added 5% off at renewal for no claims.
* **Loss Assessment for Homeowners Associations**: While ISO HO 04 35 is standard, some insurers automatically include higher limits. For instance, **Condo owners with $50,000 loss assessment coverage included** (as some packages do). This isn’t a separate endorsement the customer adds – the insurer’s policy might just come with, say, $50k instead of $1k. But if not, the customer can often request an increased loss assessment endorsement (which may be proprietary but mirrors HO 04 35).
* **Watercraft Liability Extension**: Many homeowners policies only automatically cover very small boats (e.g. sailboats under 26 ft or powerboats under 25 horsepower). Some insurers will offer an endorsement to extend liability to a bit larger boat or higher horsepower. For example, an endorsement to cover an outboard motor up to 50hp (instead of the usual 25hp limit) if the insured doesn’t want a separate boat policy for a small bass boat. This is not super common, as most prefer selling a standalone boat policy, but it exists with some carriers.
* **Home Cyber Protection**: A newer endorsement some insurers offer – coverage for cyber-bullying, data breach, or online fraud that affects the household. For example, Chubb has “CyberSafe” features, and **Pure Insurance** (another high net-worth insurer) offers coverage for cyber extortion or ransomware affecting home systems. These endorsements can pay for professional assistance if
* you’re a victim of cyber extortion (say someone hacks your smart home and demands money) or if a family member is cyber-bullied (covering counseling or even relocating schools, etc.). It’s very specialized and generally not widespread in standard market yet.