

# HOME INSURANCE

## 1. Standard Homeowners Insurance (HO-3)

### Overview:

The Standard Homeowners Insurance (HO-3) policy provides broad coverage for your home, personal belongings, and liability. It's ideal for owner-occupied, single-family homes.

### Coverages:

- **Dwelling Coverage:** Protects the structure of your home from perils like fire, lightning, wind, hail, vandalism, and more.
- **Other Structures:** Covers detached structures like garages and sheds.
- **Personal Property:** Covers belongings such as furniture, electronics, and clothing.
- **Loss of Use:** Pays for additional living expenses if your home becomes uninhabitable.
- **Personal Liability:** Provides coverage for legal expenses if you're liable for injuries or damages.
- **Medical Payments:** Covers minor medical expenses for guests injured on your property.

### Exclusions:

- Floods
- Earthquakes
- Neglect or wear and tear
- War, government actions

### Optional Endorsements:

- Flood Insurance

- Earthquake Coverage
- Identity Theft Protection

**Eligibility:**

- Owner-occupied primary residence
- Meet home maintenance standards

**Claims Process:**

1. Report claim via online portal or phone
2. Adjuster visit and documentation
3. Approval and payout

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## 2. Renters Insurance (HO-4)

**Overview:**

Renters Insurance is designed for tenants and covers their personal property and liability. The building itself is covered by the landlord's insurance.

**Coverages:**

- **Personal Property**
- **Loss of Use**
- **Liability Protection**
- **Medical Payments to Others**

**Exclusions:**

- Building structure

- Roommate's property (unless endorsed)
- Floods and earthquakes

**Optional Endorsements:**

- Electronics Replacement Coverage
- Pet Liability

**Eligibility:**

- Lease or rental agreement in place

**Claims Process:**

1. File report online or via app
2. Provide inventory/photos of lost/damaged items
3. Claims approval and settlement

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## 3. Condo Insurance (HO-6)

**Overview:**

Condo Insurance covers the interior of your unit, personal belongings, and liability. It complements the condo association's master policy.

**Coverages:**

- **Interior Unit Coverage** (walls, flooring, fixtures)
- **Personal Property**
- **Loss of Use**
- **Liability and Medical Payments**

**Exclusions:**

- Master policy covered areas
- Floods and earthquakes

**Optional Endorsements:**

- Loss Assessment Coverage
- Increased Dwelling Coverage

**Eligibility:**

- Condominium owner

**Claims Process:**

1. Notify condo board and insurer
  2. Damage assessment and documentation
  3. Payout based on covered loss
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## 4. Landlord Insurance (DP-3)

**Overview:**

Designed for property owners renting out homes, Landlord Insurance protects the structure, liability, and potential rental income loss.

**Coverages:**

- Dwelling
- Other Structures
- Loss of Rental Income

- **Liability**

**Exclusions:**

- Tenant's belongings
- Maintenance issues

**Optional Endorsements:**

- Vandalism
- Building Code Upgrades

**Eligibility:**

- Residential rental property owner

**Claims Process:**

1. Claim submission with photos
2. Adjuster inspection
3. Payout for repairs or lost rent

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## 5. Mobile Home Insurance

**Overview:**

Tailored for factory-built homes, this policy covers your mobile home, attached structures, personal belongings, and liability.

**Coverages:**

- **Mobile Home Structure**
- **Attached Decks/Carports**

- **Personal Property**
- **Loss of Use**
- **Liability Protection**

**Exclusions:**

- Moving damage (unless endorsed)
- Wear and tear

**Optional Endorsements:**

- Trip Collision Coverage
- Debris Removal

**Eligibility:**

- Registered mobile or manufactured home

**Claims Process:**

1. Report incident via app
  2. On-site inspection or digital upload
  3. Final settlement issued
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# AUTO INSURANCE

## 1. Standard Auto Insurance

### Overview:

This is a comprehensive personal auto policy that meets state minimum requirements and provides additional protection for your vehicle and passengers.

### Coverages:

- **Liability Coverage (BI/PD):** Covers bodily injury and property damage to others.
- **Collision Coverage:** Covers damages to your car from accidents.
- **Comprehensive Coverage:** Covers theft, vandalism, natural disasters, and more.
- **Medical Payments/Personal Injury Protection (PIP)**
- **Uninsured/Underinsured Motorist Coverage**

### Exclusions:

- Intentional damage
- Racing or illegal activity
- Wear and tear

### Optional Add-Ons:

- Rental Reimbursement

- Roadside Assistance
- GAP Insurance

**Eligibility:**

- Valid driver's license
- Vehicle registered in your name

**Claims Process:**

1. File claim via app or phone
2. Vehicle inspection
3. Repair authorization or payout

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## 2. Usage-Based Insurance (UBI)

**Overview:**

Usage-Based Insurance adjusts premiums based on your actual driving behavior using telematics.

**Coverages:**

- Same as Standard Auto
- Driving behavior affects premium (speeding, braking, mileage)

**Exclusions:**

- Disabling tracking devices
- Fraudulent driving data

**Optional Add-Ons:**



- Trip Feedback Reports
- Driving Score Alerts

**Eligibility:**

- Enroll in telematics program
- Install app or device in vehicle

**Claims Process:**

1. File as per standard auto policy
  2. Telematics data may assist in claim resolution
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## 3. High-Risk Driver Policy

**Overview:**

Tailored for drivers with poor driving records, this policy provides state-required minimum coverage with higher premiums.

**Coverages:**

- State minimum liability
- Optional: Comprehensive, Collision
- SR-22 filing (if mandated)

**Exclusions:**

- Major violations not disclosed
- Non-compliance with SR-22

**Optional Add-Ons:**

- Accident Forgiveness (after certain period)

**Eligibility:**

- DUI, multiple violations, or accident history

**Claims Process:**

1. Proof of compliance with SR-22
  2. Claims process same as standard policy
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## 4. Classic Car Insurance

**Overview:**

Specialized policy for collectible and classic cars, with agreed-value protection and mileage limits.

**Coverages:**

- Agreed Value Coverage
- Spare Parts Coverage
- Comprehensive & Collision
- Roadside Assistance

**Exclusions:**

- Daily use
- Unapproved modifications

**Optional Add-Ons:**

- Coverage during restoration

- Trailer Coverage

**Eligibility:**

- Vehicle age 10+ years or collector status
- Limited annual mileage

**Claims Process:**

1. Submit value documentation
  2. Adjuster review
  3. Agreed-value reimbursement
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## 5. Pay-Per-Mile Insurance

**Overview:**

Designed for infrequent drivers, this policy bases premiums on actual mileage.

**Coverages:**

- Liability, Comprehensive, Collision
- Mileage-based billing

**Exclusions:**

- Tampering with mileage data

**Optional Add-Ons:**

- Roadside Assistance
- Low-mileage discounts

**Eligibility:**

- Drive less than 10,000 miles annually
- Consent to mileage tracking

**Claims Process:**

1. Standard claim initiation
2. Mileage log review
3. Payout or repairs issued