

HOME INSURANCE POLICY

COVERAGE COMPONENTS:

- Dwelling coverage: Structure of your home
- Personal property: Belongings inside your home
- Liability protection: Legal expenses if someone is injured on your property
- Additional living expenses: Temporary housing if your home is uninhabitable
- Other structures: Detached garage, sheds, fences

POLICY TYPES:

- HO-1: Basic form (limited perils)
- HO-2: Broad form (named perils)
- HO-3: Special form (open perils for dwelling, named perils for contents)
- HO-5: Comprehensive form (open perils for both dwelling and contents)
- HO-6: Condo insurance
- HO-8: Older home insurance

CLAIM PROCESS:

1. Document damage with photos/videos
2. Contact your insurance company promptly
3. Complete claim forms
4. Meet with insurance adjuster
5. Obtain repair estimates
6. Receive and review settlement offer

DISCOUNTS:

- Home security systems
- Smoke detectors and fire alarms
- Impact-resistant roof
- Bundling with auto insurance
- Claims-free history