**Summer Workshop Homeowners Coverage Recording 2025**

0:00  
Hey, actually, I'm going to take a stab at your name.

0:02  
Abby.

0:02  
Is it Abby Casazza?

0:04  
Yeah.

0:05  
I'm so happy to introduce everyone to Abby Casazza, who's going to talk to us about homeowners coverage for today's summer workshop.

0:14  
So take it away, Abby.

0:17  
All right.

0:18  
Thanks so much.

0:18  
Bless.

0:19  
Can you see my screen?

0:23  
Awesome.

0:25  
Welcome everyone to today's summer training.

0:27  
My name as well, I've said is Abby Gazza.

0:29  
I am an actuarial analyst on the new product team and I've been working here at Sage, sure for almost 2 years now testing museum settings.

0:46  
And so the topic of today's training is homeowners coverage.

0:52  
And if you have any questions throughout the presentation, feel free to raise your hand or speak up and I will try to get to you.

0:58  
If not, there will be time for questions at the end.

1:02  
And also make sure to pay attention because as Blithe said, the second-half of the presentation, we will be having a Kahoot game.

1:14  
So to start out when Sage Share started, we only provided homeowners coverage.

1:21  
And even though we've expanded and now we provide a lot of other products, our, the bulk of our products are still homeowners.

1:28  
So that is what I will be talking about today.

1:38  
OK, so here's an agenda of what I will be going through.

1:42  
First, I will give some definitions of terminology you might not be familiar with.

1:50  
Then I will talk about the two parts of homeowners policies, which are property coverage and liability coverage.

2:00  
Then I will go over the 8 policy forms.

2:05  
And finally, I will go into some of the factors we consider when we're rating a policy.

2:16  
So first the big question, what is insurance?

2:20  
Does anyone have any thoughts, suggestions?

2:31  
Abby, can they also share in the chat if they are so inclined?

2:34  
I'm not sure if I can see the, I can see it.

2:36  
I'll keep an eye on it and I'll let you know if anything pops up there.

2:42  
I guess insurance is a type of like protection of whatever you own, whether it's your personal property, home or auto insurance, but it's just a protection that you pay the company and you know, they, yeah, I'm getting too deep into it, but that's basically what it is.

3:00  
Yeah, that's a good answer.

3:01  
Protection is definitely a big part of it.

3:03  
And then the chat.

3:04  
We have downside protection.

3:12  
Great.

3:15  
Yeah, production.

3:16  
Production is is a great answer.

3:19  
The so the formal definition is a promise between an insurer and a policy holder to indemnify the policy holder from covered losses.

3:31  
So we know what a promise is.

3:34  
Insurer and policy holder are pretty self-explanatory.

3:37  
Indemnify might be a newer term.

3:41  
Indemnify means to make whole.

3:44  
So insurance provides coverage to make someone or something whole again.

3:55  
Here's some other terminology that you might not be familiar with.

4:01  
So as I mentioned, coverage is what it sounds like.

4:06  
Coverage is the amount of risk, liability or loss that is protected by the insurer.

4:14  
Coverage can also be scheduled which which is for specially listed property and it usually has a limit on each item.

4:28  
Then there are limits, which are different from the limits you might see in your calculus classes, which means the maximum payment for any single loss minus the deductible.

4:40  
And you're probably familiar with a deductible if you ever go to the doctor's office and you have to pay a $20 deductible.

4:48  
The same thing applies to property insurance.

4:52  
It applies on a per loss basis, and the minimum deductible for ISO homeowners program is $500.00.

5:00  
So an example of this would be say you have a $5000 loss and your limit is $3000.

5:11  
So with the $500 deductible you would pay that and then insurance would pay up to your limit of $3000.

5:18  
So they would pay the next $2500 and then you would be responsible for the final $2000.

5:31  
And ISO stands for Insurance Services Office.

5:38  
Another term we use a lot is an endorsement, which is any change in a policy after binding.

5:47  
So you can increase or decrease limits, add or remove coverages, or change a definition.

5:53  
Some examples of this are increase in coverage A and dog liability, dog liability exclusions.

6:09  
Another term you might hear is functional replacement costs, which we will go into more in a few slides, but it is essentially the cost of replacing damaged property with something that does the same function but might not be identical and I will explain more about that later.

6:30  
Any questions yet?

6:36  
OK, awesome.

6:39  
Now we will go into property coverages.

6:42  
So does anyone have any ideas of what might be covered under homeowners insurance?

6:59  
The home?

7:01  
Awesome.

7:02  
Yes, the home is definitely covered.

7:06  
That is under coverage A and we call it a dwelling.

7:09  
So that's the house itself and any structures attached to it.

7:14  
So the actual place you live and anything attached to it.

7:18  
This is the bulk of homeowners coverage and most of the other coverages are initially based off of coverage A.

7:31  
There's also coverage B, which is detached structures or buildings.

7:36  
So you can remember this like B for buildings.

7:39  
So that could be a fence, a pool, a detached shed, a detached garage, and the initial amount of this is equal to 10% of your coverage A limit.

7:55  
So what that means is if you have insured your home or coverage A for $200,000, coverage B would be equal to 10% of that, so $20,000.

8:11  
Coverage B does not include structures where business is conducted.

8:17  
So say you run a carpentry business and you have a shed that you run the business in, that would not be covered under coverage B.

8:32  
OK.

8:33  
Then next there's coverage C, which stands for contents, which is anything inside the dwelling.

8:43  
This slide does have a lot of text, so don't feel the need to read all of it now.

8:48  
The presentation will be available afterwards.

8:53  
Coverage C is also based on coverage I and it is usually 50% of coverage I.

8:59  
So a bigger house usually has more stuff inside, so it makes sense.

9:06  
One caveat to this is that actually, let me preface with say you have a car and you have a suitcase or your bags inside your car and your car gets broken into.

9:24  
Would your auto insurance cover this?

9:31  
It's a trick question.

9:36  
So this would actually be covered by homeowner's insurance.

9:40  
So 10% of the coverage C limit or $1000 for anything that you own that's not directly inside the four walls is covered under coverage C Additionally, there are 5 categories of theft that are covered, which are jewelry and furs, firearms, silverware, Goldberg currency, and electronics.

10:12  
Some things that aren't covered are pets, small planes, and business data.

10:16  
So say you lose your company computer in a fire.

10:21  
The computer itself would be covered, but the data inside would not be OK.

10:34  
Next is coverage D and that is loss of use and you can remember this as in D as in destroyed.

10:43  
So if your home is totally destroyed, this is 20% of the coverage a limit.

10:51  
And there are three components to this.

10:55  
The first is the additional living expense.

10:57  
So say your home burns down and you need to live in a hotel for a little while.

11:03  
This would cover the price to live in the hotel.

11:08  
Secondly, fair rental value.

11:10  
So if you use your home as an Airbnb and rely on the rent, rental income from that, coverage D will cover that and also loss of use due to civil authority.

11:24  
So say there's a wildfire in your area and the government is forcing you to evacuate.

11:32  
Coverage D will cover that even if your home isn't destroyed.

11:41  
Another term that you'll hear a lot is TIV, which stands for total insurable value.

11:50  
The quick way of estimating this is just the sum of the four coverages I just talked about.

11:54  
So the sum of coverage ABC and D So all you really need to know is the coverage A amount.

12:03  
So the coverage A amount is 100% of coverage A, coverage B is 10%, coverage C is 50%, and coverage D is 20%.

12:17  
So if we Add all these up, that's equal to 180% of coverage A.

12:23  
So a quick way to estimate the TIV would just to be be to multiply your coverage A by 1.8.

12:32  
And this is just an estimation, it's not going to be exact.

12:39  
Any questions on that?

12:42  
I have a quick question.

12:44  
How do like insurance companies determine this percentage for BC and D?

12:56  
This is a base level.

12:58  
So I think it's pretty standard for insurance companies.

13:08  
But for example, with us, we have like options to increase or decrease it and you can buy more or less.

13:18  
So say you want to buy, you don't want 10% of coverage B, you can you, you get a discount, so you pay less to decrease it.

13:31  
Got it.

13:31  
Thanks.

13:32  
This is a baseline.

13:35  
Great question.

13:40  
Awesome.

13:42  
Now we will get into liability coverage.

13:51  
So after D we go to coverage E which stands for personal liability.

13:59  
This is for 3rd party people.

14:02  
So say you have a winter storm and you don't shovel out your sidewalk very well and someone's walking by and they slip and they break a bone and they have to go to the hospital.

14:15  
This is where your coverage E will come in and the limit for this is $100,000.

14:23  
There's also coverage F, which is medical payments to others.

14:28  
So this is for anyone else.

14:31  
This is for someone you invite to your house.

14:33  
So if you have a pool party and the the patio around the pool is slippery and someone falls and breaks their bone, that's coverage F.

14:45  
And the limit for this is $1000.

14:48  
So as you can see, the limit for coverage E is much higher than the limit for coverage F, which makes sense because you have more control over what happens with coverage F You're directly inviting those people onto your property, whereas coverage E you can't control as much.

15:08  
Also to note, coverage E is the same thing as coverage L and coverage F is the same thing as coverage M, but L&M are for DP3 or dwelling policies, which we will talk about in a few more slides.

15:33  
Have a good question.

15:34  
Yes.

15:35  
So is that so is that basically just for so much time to sue you for you inviting them to your house and they just have to like have an accident?

15:46  
Yes.

15:48  
Oh, I didn't even know that was a few people did, but Yep.

15:53  
And that's covered under your homeowner's policy?

15:58  
Great question.

16:04  
All right.

16:04  
Now I will talk about the eight homeowners policy forms.

16:12  
If anyone just saw me, go ahead.

16:15  
If you did or you didn't, does anyone?

16:18  
Can anyone name the 8 homeowners forms?

16:28  
They're pretty simply named or just HO1 to HO8.

16:38  
So HO for homeowners and then one through 8.

16:43  
We did have the Connecticut a small conference room before you did said HO three and five, which is named two of them.

16:51  
Oh, did they put it in the Oh, sorry, I didn't see that.

16:54  
No, it was it was simultaneous.

16:55  
It's happened this minute.

16:56  
That's why I'm letting it.

16:58  
Yes, three and five are two, probably the two biggest ones that we deal with.

17:05  
So great job.

17:10  
So I will just briefly talk about all 8 of them.

17:16  
HO one we don't really do.

17:18  
It is similar to HO2, but it only has 10 named perils.

17:24  
HO2 or Broad form has 16 named perils, and named peril is exactly what it sounds like.

17:33  
If a loss happens, the peril must be named for the coverage to cover it.

17:43  
Another stipulation is you need to own the house and live there for the majority of the year.

17:52  
You'll probably hear at Sage share HO3 the most because that is our most common form.

18:01  
This is similar to HO2 but it is open parallel so unless it's specifically stated that apparel is excluded, it is covered.

18:13  
However, the contents are still named, so the peril that caused damage to your things or cover C must be listed.

18:24  
So if anyone here has renter's insurance, you should have HO4 or contents broadform.

18:33  
This is covering just your stuff, just your thing so you not the actual dwelling because you don't own your actual apartment if you rent it and your stuff has to be named for it to be covered.

18:53  
So we have a chat.

18:58  
I was just encouraging everyone.

18:59  
I do think renters insurance is a solid idea yes, and most of apartments I think make you provide proof of it.

19:06  
But I've heard something that don't.

19:11  
HO 5 is next which is comprehensive form.

19:16  
So it's very similar to HO 3 but it's open parallel for dwelling and personal property.

19:25  
So it's usually for a high value properties in high risk areas.

19:33  
HO 6 is for condos, so that covers anything studs in or frame in from the condo, from the walls.

19:44  
So the difference between this and HO 4 is that this covers pipes, wires, appliances.

19:55  
It doesn't cover the walls or the dwelling, but it covers everything else.

20:01  
So the sidings, the roofs, that's the condo association's responsibility.

20:09  
HO7 we don't really do.

20:11  
It's for mobile homes.

20:14  
So don't really, I won't really go into that.

20:19  
HO 8 the last one is modified coverage form.

20:24  
This is named for both dwelling and contents.

20:27  
And this is for homes that normally won't meet underwriting standards.

20:31  
So for example, an old historic home.

20:35  
This is where functional replacement cost comes in.

20:39  
So if something is damaged in the house, a lot of historic homes are made with something called crown molding, which was handmade many years ago, hundreds of years ago, and they can't replace it with something exactly the same today.

20:56  
So functional replacement cost will replace the crown molding that's damaged with something that's similar and performs the same function, but might not be identical.

21:15  
OK, a couple more additional policy forms as I mentioned in the liability section, another form you will probably hear a lot is DP3, which is open parallel for dwelling.

21:33  
So it's the same as HO 3, but this time you don't have to be the owner occupant.

21:38  
You can be, but you don't have to be.

21:41  
So you don't have to live in a property for more than half a year.

21:48  
If you are renting out your home, such As for Airbnb, you purchase DP 3 and at Chr we're currently working on expanding our short term rental coverage for Airbnb and companies similar, which is a modification of the DP3 policy.

22:11  
There are also wind only coverages so those are called HWO.

22:17  
They cover cover hail and windstorm only and no other perils.

22:22  
So the hurricane happens and you have HWO coverage only The wind damage from the hurricane will be covered.

22:31  
The flood damage will not be covered.

22:34  
That is separate, that is under flood only coverage.

22:44  
So the National Flood Insurance Program Act of 1968 established that if you live in a high flood risk area and have a federally backed mortgage, you're required to purchase flood insurance up to the NFIP equivalent.

23:04  
So you must be insured up to $250,000 for your house on flood and NFIP.

23:14  
Enhanced or full limits means that your homeowner's coverage IE is equal to your flood coverage, IE.

23:20  
So your flood limit is now equal to the value of your house.

23:26  
Another thing to note is that flood coverage has four blankets 5010 thousand, 50,000 and 100,000 which covers flood loss up to the selected amount.

23:44  
The difference between this and homeowners coverage is you still have coverage ABC and D but C only covers the contents on the 1st floor and any floor below like the basement.

23:59  
So if your home gets flooded, flood coverage will not cover the second floor, the contents in the second floor and above.

24:15  
OK, now I will quickly go through how we rate a homeowner's policy.

24:26  
So factors and adjustments vary by insurers, but it they usually first start with a base premium which based on location protection class, how the house was built, the coverage amount as I think a question was asked earlier.

24:48  
So the base coverage amount and then the adjustments will be if you decide to increase or decrease the coverages and the form selected is also in the base premium, then the base premium is adjusted.

25:06  
So any deductibles, endorsements that are added to the policy and different construction types.

25:14  
And then there are final adjustments, so private claim history, credit score and package policy credits, which means that if you purchase a car policy and a homeowner policy at the same time, you can get a credit for your homeowner's policy.

25:34  
And there are of course, many more rating factors that go into it, but we don't have time to go through their whole rating plan right now, so I'm sure you'll learn them throughout the summer.

25:52  
OK, that is all I have in this PowerPoint.

25:57  
Does anyone have any questions before we go on to the Kahoot?

26:06  
I just had a quick random question for the last for the base Prem.

26:14  
I think it was the base premium, no or something else?

26:16  
No, it was the national flood insurance program.

26:20  
And you said that the coverage seat only covers the first base, the first floor and the basement.

26:25  
How come it doesn't cover the the 2nd floor as well?

26:31  
You know, I'm not I'm not exactly sure why it doesn't.

26:39  
My guess would be that it's not as.

26:43  
Yeah, that's a great question.

26:45  
My guess would be that it's not as common for a second floor and above to flood and that it usually happens to be the basement and the first floor.

26:55  
But I can look into it and and get back to you.

26:58  
Yeah, that'd be great.

26:58  
Thank you.

27:00  
Yeah, you're welcome.

27:05  
Really good question.

27:07  
All right, everyone, Abby, amazing.

27:09  
I learned so much that I had no and I'm a home owner with home owner insurance like I am.

27:15  
I am the key demographic here.

27:16  
I have this stuff and I had no idea most of it.

27:20  
So very, very, very interesting.

27:22  
Thank you.

27:23  
We're now going to do a Kahoot.

27:25  
I hope that most of you are familiar with Kahoots and, and I mean, you can stop sharing because I'll start sharing in a moment.

27:32  
Is anyone not familiar with, with a Kahoot or what it is?

27:36  
I'm going to put in the in the chat you, I am also going to share my screen where you'll see, but you need your second screen.

27:42  
Now you're going to go to a place called www.kahoot.it and enter the pin 931-3347.

27:56  
Those are both in the chat and I'm going to share my screen where you'll also see it and we'll see how much you learned.

28:05  
Chris's first in great job, have a little fun.

28:11  
And you know what, let's make it interesting.

28:13  
Let's say the winner can get a gift certificate for some stage.

28:17  
Sure, swag.

28:21  
What's the competition without a little prize?

28:28  
OK, whoa.

28:30  
Coming in fast, everyone.

28:32  
Great.

28:36  
I think that's everybody 23.

28:38  
Yeah, I think that's.

28:39  
Oh, no, no, we got some more.

28:41  
OK, wonderful.

28:43  
I'm going to.

28:46  
Am I sharing up?

28:47  
I'm going to share with sound.

28:49  
The sound is not amazing, but I do think it sort of helps the excitement of the game.

28:56  
So we're going to.

28:58  
Can you hear it?

29:01  
OK, wonderful.

29:03  
Here we go.

29:03  
We're going to get started on our homeowners insurance code.

29:10  
Everyone have their second screen on the ready.

29:15  
Any questions in the chat?

29:18  
All right, this one's a poll.

29:19  
How familiar are you with homeowners insurance?

29:21  
I hope more familiar than you were 1/2 an hour ago.

29:25  
Should not see any.

29:26  
Not at alls.

29:31  
And this one does not have a right or wrong answer.

29:33  
No, this is just a poll.

29:34  
We're just trying to get a sense of it.

29:35  
You probably should have asked the poll at first as well, Abby.

29:39  
Yeah.

29:40  
Next year.

29:42  
OK, we have.

29:43  
We have a little.

29:43  
Not at all.

29:44  
And I I love the honesty.

29:45  
Thank you.

29:47  
But yeah, looks like some of them are staying very familiar.

29:49  
Let's see how familiar you are.

29:54  
Coverage A What does coverage A include?

30:04  
And if you're familiar with Kahoot, you know, the faster you answer, the higher your score.

30:16  
OK, attached structures.

30:18  
Abby, is that correct?

30:20  
Yes.

30:20  
Excellent.

30:22  
Great job.

30:23  
Who is in the lead, Drew?

30:26  
And I'm glad you're here.

30:27  
We had some issues with the with the invite.

30:29  
So I'm really glad, extra glad you're here because you are in the lead.

30:32  
Great job.

30:35  
And Pari and Abby in second and third.

30:40  
True or false coverage B Includes business structures.

30:48  
This is a different music than I I've heard from this.

30:52  
I know the music really needs some work.

30:55  
I'm going to.

30:55  
I'll write them.

30:56  
Dear Cahoot, please change the music.

30:59  
All right.

30:59  
True or false?

31:00  
What was the right answer?

31:02  
False.

31:03  
Oh, good job.

31:03  
Most people are great work driven.

31:05  
The lead.

31:06  
Hey, Chris.

31:07  
Climbing.

31:08  
Great job, everyone.

31:12  
Coverage C covers personal property.

31:14  
Up to what percent?

31:15  
You specifically talked about this.

31:28  
OK, most of you got it right.

31:30  
I'm very impressed with this group.

31:32  
Very sharp minds paying attention.

31:35  
Let's see how we're doing in the O.

31:36  
Abby Leading.

31:38  
Raphael.

31:39  
Wait, do we have two Abbys?

31:40  
Oh, we have two Abby.

31:42  
Are you?

31:43  
No, it's not.

31:43  
Which one are you?

31:44  
Not allowed.

31:45  
I'm a second one.

31:46  
OK, All right.

31:49  
What do they call it?

31:49  
A pacesetter?

31:50  
Right for the game.

31:52  
OK, keeping going.

31:55  
Which item is not covered under coverage C.

32:01  
Is the picture a hint?

32:04  
Is it a trick?

32:10  
Wow.

32:11  
Well yeah, pretty definitive.

32:13  
Definitely animals wasn't a trick could have been all right the the not Abby Casaza Abby is in the lead.

32:26  
What type of loss undercover.

32:28  
What is the type of loss under coverage D This one's hard because it, you know, the picture doesn't quite give a definitive hint.

32:43  
Now the picture really shows three out of four of these.

32:49  
Very good.

32:51  
I'm so impressed.

32:52  
You see the scoreboard and Cooper Richmond, you're the highest climber up 8 places, so I expect to see you on this board next.

33:04  
Which HO policy offers broadest coverage?

33:21  
And I think you're being thoughtful about it.

33:24  
Oh, interesting.

33:24  
OK, so this one, we're a little split on more to learn there.

33:29  
This is a tricky question.

33:31  
Yeah.

33:34  
Happy climbing the board.

33:35  
But I'm not playing.

33:37  
Someone is pretending to be me.

33:39  
Oh, this might be from the previous game.

33:41  
Oh, OK.

33:43  
Oh boy.

33:44  
Alright, so the real the real winner right now, that is Nathan followed by Phoebe.

33:49  
So sorry about that.

33:52  
I don't know why that's happening.

33:53  
How strange.

33:54  
True or false?

33:55  
HO4 covers tenants personal property.

34:10  
True.

34:11  
Correct.

34:11  
19 of you got it.

34:14  
Yes, it covers personal property.

34:15  
Does not cover the dwelling itself, so our previous scores are still in the lead, but hopefully that will work itself out soon.

34:26  
What is the minimum deductible for ISO?

34:29  
This is tricky.

34:31  
This was very briefly mentioned.

34:36  
That's how I always count my money with a calculator and just piles of gold coins.

34:39  
By the way, that's how you'll see me doing my calculations.

34:43  
All right, 517 of you got it right.

34:46  
It's very impressive.

34:50  
All right.

34:52  
Like Nathan's in the beer.

34:53  
Yeah, Nathan's in the lead.

34:55  
Which coverage applies to windstorm damage.

35:04  
I like this one because it actually makes the sound of the wind.

35:07  
That's what I told Abby, how I was remembering it when I was learning this.

35:11  
And 21 of you got that right, Nathan and Phoebe still in the lead.

35:23  
What does NFIP stand for?

35:29  
Genesis, I expect you to get this really fast since you just asked that question.

35:41  
OK, great job Nathan properly in the lead ahead of these ghost players that we were we were playing yesterday.

35:57  
Great job.

35:58  
And Phoebe is next and it looks like 3 of you just hit a three answer streak.

36:02  
So hopefully I'll be knocking these these Abby's and Blaithe off the board very soon.

36:09  
Which coverage is for medical payments to others.

36:14  
This is tricky.

36:33  
Coverage F and many of you got it right.

36:35  
Very, very impressive, Well done.

36:37  
And no one chose coverage B, so that's interesting.

36:41  
See our scoreboard.

36:43  
All righty.

36:43  
I think we're almost there.

36:44  
We have Nathan in the lead, Phoebe, Logan and Pari.

36:49  
Great job.

36:52  
What is the basic limit for personal liability?

37:09  
Wow, great.

37:10  
Many of you got that right, Larry.

37:11  
Well done, 100,000.

37:15  
And do you want to say anything about any of these, Abby, as we move along?

37:17  
I think we were going to leave time for you to have some commentary if you wanted.

37:21  
Yeah, Yeah, I'll just chime in.

37:24  
Yeah, I will.

37:25  
OK, great.

37:27  
And good job.

37:28  
And Chanel, you're on the board.

37:31  
Well done.

37:34  
Which form is for mobile homes?

37:44  
This one I don't even think was in the slides.

37:46  
I think I just mentioned it.

37:47  
So good job.

37:49  
We'll see you.

37:50  
We'll see you at all.

37:52  
Any comments on that?

37:53  
On mobile homes?

37:56  
We don't write them, so yeah.

37:59  
OK.

38:00  
Good to know Chris is on the board.

38:02  
Great job Nathan in the lead.

38:08  
What does functional replacement cost mean?

38:14  
And this you covered in your crown molding conversation I believe yes and I guess they why they are using the picture of the the teeth.

38:23  
Mm hmm.

38:32  
Yep, Great job, Nathan.

38:40  
Logan, Chris, Phoebe and Raphael in the lead.

38:43  
Nathan, you've had 14 correct in a row.

38:46  
Very well done.

38:47  
That's amazing.

38:53  
OK.

38:53  
Which coverage is for rental properties?

39:16  
Very split on this one, but 8 of you knew it was DP, three well done.

39:25  
Paraka moving up the board.

39:27  
Nathan still in the lead.

39:32  
What is scheduled coverage?

39:47  
Listed items.

39:49  
And what exactly does that mean, Abby?

39:51  
Just that the you have to plan, you have to say I want this to cover my diamond ring or I wanted to cover my my furs, as mentioned in the example, Yes, Yeah.

40:01  
So jewelry, furs, silver, gold coins, currency, right?

40:08  
Yeah.

40:10  
Very interesting.

40:13  
All right.

40:13  
It does seem like we're seeing a theme here with our top three, but I think anyone can still crack into it.

40:21  
Which forum is for condo owners?

40:44  
OK, a little split on this one.

40:45  
It's HO6.

40:46  
Do you want to say anything about why is it?

40:49  
Is there a reason that it's that far or or anything else you want to say about that form?

40:55  
HO6 was what I mentioned before.

40:57  
Like it's everything besides the walls or so it's the wiring, the pipes, the appliances.

41:10  
That's HO 6.

41:12  
OK, again, Genesis on the board and Belen you have a streak with four correct answers in the in a row.

41:21  
So it's really anybody's game at this point.

41:24  
Well, 1919 questions out of 20.

41:26  
It's not anyone's game, but this one.

41:29  
I think it's two times once or something.

41:32  
What does blanket coverage mean?

41:37  
Coot AI thinks it means having a cozy blanket on the couch, which I I think it's really sweet maybe.

41:50  
And many of you, most of you understood multiple item coverage.

41:57  
Oh boy.

41:58  
And our final question, worth to double the points, which coverage is for flood damage?

42:12  
I love that they're right in there so fast.

42:16  
I know I love the enthusiasm for homeowners insurance and our learnings today.

42:21  
It's great and so many of you got it.

42:24  
I think with double points we might see some movement on the board.

42:27  
I'm not totally sure.

42:29  
Let's see about the podium.

42:32  
Raphael and 3rd Logan.

42:42  
Nathan, very well done.

42:44  
Congratulations, you are the homeowners coverage winner.

42:50  
I will get in touch with you with your gift certificate.

42:53  
We're not always going to do cahoots, but I do think they're kind of fun.

43:00  
Any other questions for Abby while we're still together burning questions about homeowners insurance, she's here to answer them.

43:16  
If you think of any questions at any point, you can always feel free to e-mail me.

43:23  
I will try to get back to you as soon as possible.

43:27  
OK.

43:28  
Thank you for attending.

43:30  
Thank you for your wisdom and for spending time with us today.

43:33  
And thanks all for attending and participating in learning and in the Kahoot.

43:38  
We'll see you at the next workshop.

43:40  
Thank you, Thank you, thank you.

43:42  
Thank you much, everyone.

43:43  
Thank you.