## **COVERAGE OPTIONS**

Accept	Decline					
		HOMEOWNERS				
		1. Insure home 100% of estimated replacement cost				
		Additional coverage for detached structures such as garage or barn, pool, satellite dish.				
		3. Replacement cost coverage on contents				
		4. Special perils on contents				
		5. Scheduled personal property such as jewelry, furs, firearms, antiques, collectibles, fine arts, camera equipment, etc				
		6. Increased limits for unscheduled personal property.				
		7. Special coverage for computer equipment, software and media.				
		8. Additional coverage for ordinance or law.				
		9. Coverage for business in the home or on the premises.				
		10. Earthquake coverage.				
		11. Water or sewer backup coverage				
		12. Carrier broadening endorsement				
		13. Liability extended to other owned or rented property.				
		14. Personal injury liability (libel, slander, false arrest, defamation of character).				
		15. Identity Theft Coverage				
		16. Coverage for boat, snowmobile, ATV, camper, golf cart (circle any that apply).				
		17. Loss assessment (condominium owners or homeowners associations)				
		18. Special perils on dwelling for condominium owners.				
		19. Items in storage				
		20. Utility line coverage				
		DWELLING FIRE				
		1. DF Forms for: ☐ DP1 ☐ DP2 or ☐ DP3				
		2. Building: ☐ RC ☐ ACV Appurtenant structures: ☐ RC ☐ ACV				
		3. Personal property: ☐ RC ☐ ACV				
		4. Theft option purchased				
		5. Rental value if rented to others				
		6. Add'l living expense DP2 or DP3 only, if owner occupied				
		7. DF personal liability – personal liability extended from primary HO				

Accept	Decline					
		AUTO				
		1. Increase liability to \$500,000				
		2. Increase medical payments to \$25,000				
		3. Increase uninsured motorist to \$500,000				
		4. Comprehensive deductible: ☐ \$100 ☐ \$250 ☐ \$500 ☐ \$1,000 FGC: ☐ Yes ☐ No				
		5. Collision deductible: □ \$250 □ \$500 □ \$1,000 □ \$2,500				
		6. Towing and labor: ☐ \$25 ☐ \$50 ☐ \$75 ☐ \$100				
		7. Rental reimbursement: \$\square\$ \$30 / \$900 \$\square\$ \$50 / \$1500				
		8. Add carrier broadening endorsement				
		Purchase extended non-owned liability				
		RECREATIONAL VEHICLE				
		1. Increase liability to \$500,000				
		2. Increase medical payments to \$25,000				
		3. Increase uninsured motorist to \$500,000				
		4. Comprehensive deductible: ☐ \$100 ☐ \$250 ☐ \$500 ☐ \$1,000 FGC: ☐ Yes ☐ No				
		5. Collision deductible: □ \$250 □ \$500 □ \$1,000 □ \$2,500				
		6. Towing and labor: ☐ \$25 ☐ \$50 ☐ \$75 ☐ \$100				
		7. Rental reimbursement: \$\square\$ \$30 / \$900 \$\square\$ \$50 / \$1500				
		8. Add carrier broadening endorsement				
		Guest passenger liability				
		10. Customized equipment				
		FLOOD				
		Dwelling limit at RC or max allowed limit				
		2. Contents coverage, basement is limited				
	UMBRELLA					
		1. Umbrella liability policy				
		2. Uninsured/underinsured motorist				

I have reviewed and understand the coverages, conditions, limitations and exclusions in the quote given to me, and the policy written on behalf by GHM Agency. I further understand that higher limits and broader coverages are available, subject to underwriting approval. Contrary to this information explained to me by a representative of GHM Agency, I have chosen to purchase the explained limits of coverage with the knowledge that should I ever be involved in an insurance claim that the coverages I am purchasing may not adequately cover the entire claim and therefore I could be held personally liable and responsible.

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I hereby save and hold harmless GHM Ag for which I am not fully or partially covere	1 1	es for any and all insurance claims that might occur						
Signature of Named Insured	Print Name	Date	-					
REV 07/16								