



WHAT'S IN A HOMEOWNER'S POLICY?

1. Property Covered

Homeowner's policies cover the house or "dwelling." In addition to living quarters, this includes structures such as attached garages or other house additions. Detached garages, tool sheds and other such structures on the insured property are also covered. Any detached structure on the premises that is rented or leased to others (except for garage purposes), or used for business purposes, is not covered under the homeowner's policy. An endorsement or separate policy is needed. Property covered would also include personal contents and loss of use (additional living expense).

2. Liability Coverage

All homeowner's include liability coverage. This coverage protects you in the event you are sued by persons who claim that your negligence caused injury to them or their property.

3. Medical Payments to Others

Included under the liability section of your homeowner's policy is medical payments coverage with minimum limits of \$1,000 per person. This provides coverage for accidental bodily injury to others when it occurs on your premises or elsewhere if caused by you, a family member or pets. It provides coverage whether or not you are legally liable.

4. Damage to Property of Others

There is also a \$500 maximum per event per year limit for minor damage accidentally caused by you or someone in your family to another person's property. Damage caused by your children under age 13 is covered, whether accidental or intentional.

5. Exclusion

The homeowner's policy excludes certain perils such as earthquakes, landslide, flood, surface water, waves, tidal water, or tidal wave, sewer backup, seepage, war and nuclear radiation. Most of these perils are classified as "acts of God" and are not considered normal accidental losses. Also, coverage for certain perils such as loss through earthquake or water back-up are available through the purchase of additional homeowner's endorsements.

Flood insurance is available, usually through a program of the federal government to certain eligible communities.