

Standard Home Insurance That Are Included in All Homeowner Insurance Policies

Optional Add-ons to Your General Home Insurance Policy

	Coverage A: House / Dwelling	Coverage B: Structures	Coverage C: Personal Belongings	Coverage D: Liability	Coverage E: Medical
What is Covered	<ol style="list-style-type: none"> 1. Fire & Lighting 2. Physical damage to the home caused by accidents 3. Wall-to-wall carpet 4. Materials & supplies on the residence's premises for use in construction, alteration or repair 5. Cable television antenna & satellite dishes 6. Hotel and restaurant expenses for up to 1 year if you cannot stay at your home (loss of use) 	<ol style="list-style-type: none"> 1. Fire & Lightning 2. Physical damage to the structures caused by accidents 3. Hardscapes: driveways, walk ways, fences, & other buildings on the owners' premises that are not attached to the house 	<ol style="list-style-type: none"> 1. All personal property in the home, under the following conditions: <ul style="list-style-type: none"> • Fire or lightning • Windstorm or hail • Explosion • Riot or civil commotion • Aircraft / vehicle accidents causing damage to the home or structures • Accidental smoke damage • Vandalism & theft • Falling objects (but only if the roof or exterior wall gets damaged first) • Accidental burst from water pipes or freezing of pipes • Power surge • Damage from broken glass fragments 	<ol style="list-style-type: none"> 1. Damages to others: bodily injury or property damage to non-insureds that result in a lawsuit to which the homeowner may be liable 2. Personal injury that results in a lawsuit to which the homeowner may be liable, including: <ul style="list-style-type: none"> • False arrest or imprisonment • Malicious prosecution • Libel, slander, defamation of character • Invasion of privacy, wrongful eviction or entry 	<ol style="list-style-type: none"> 1. Limited medical bill reimbursement for accidents causing injury to individuals not covered under the homeowners insurance policy
What is Not Covered	<ol style="list-style-type: none"> 1. Damage to land or costs to restore land 2. Earthquake 3. Earth movement (landslides) 4. Water damage (floods) 5. Neglect (maintenance you should've done) 6. Intentional loss 7. Wear and tear 	<ol style="list-style-type: none"> 1. Damage to land or costs to restore land 2. Earthquake 3. Earth movement (landslides) 4. Water damage (floods) 5. Neglect (maintenance you should've done) 6. Intentional loss 7. Wear and tear 	<ol style="list-style-type: none"> 1. Animals 2. Motor vehicles & sound equipment in motor vehicle (i.e. CDs, USB sticks) 3. Property of tenants 4. Rented personal property (i.e. rented furniture) 5. Business Records 6. Unique computer software for home-based business 7. Credit cards 8. Earthquake damage & landslide damage 9. Water damage (floods) 10. Neglect (maintenance you should've done) 11. Intentional loss 12. Wear and tear 	<ol style="list-style-type: none"> 1. Intentional, criminal, & improper acts of the insured 2. If the home is used as a business (i.e. family daycare). 3. Professional services 4. Drugs 5. Motor vehicle, watercraft, aircraft 6. Pollution 7. Injuries inflicted by pets 8. Disease transmission 9. Sexual or physical misconduct of the insured 10. Family members 11. Wrongful termination from job 12. Court punishment from extreme misconduct 	<ol style="list-style-type: none"> 1. Medical bills of individuals who are covered under the homeowners insurance policy

Provided by [DreamCasa.org](https://www.DreamCasa.org):



Limited Coverage

Coverage B: Structures

- Cash up to \$200
- Securities up to \$1,000
- Checks up to \$1,000
- Collectibles up to \$1,000
- Business property up to \$2,500
- Theft of personal adornments up to \$1,500
- Theft of silver/gold up to \$2,500
- Credit up to \$2,500
- Theft of firearms up to \$2,000
- Theft of valuable rugs up to \$2,500
- Theft of tools up to \$10,000
- Computer hardware up to \$5,000
- Computer software up to \$5,000
- Food spoilage up to \$500

Coverage E: Medical

1. Typical policies cover bills up to 3 years since the accident