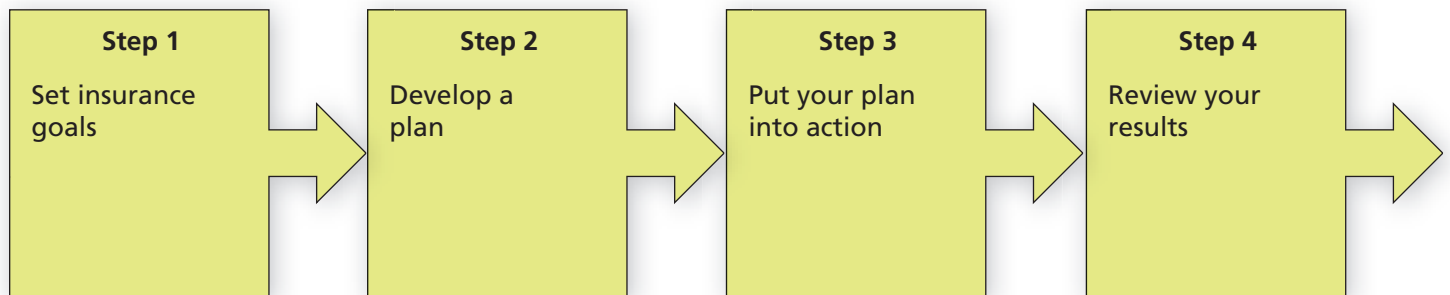


HOME AND MOTOR VEHICLE INSURANCE

Program Planning

By planning your insurance program, you can ensure that you find one to meet your needs and goals.

Steps to Plan an Insurance Program



HOME AND MOTOR VEHICLE INSURANCE

Policy Preferences

Understanding the different insurance policy forms can help you choose the one that is best for your needs.

Home Insurance Policy Forms		
HO-1	Basic Form	perils such as fire, lightning, windstorms, hail, volcanic eruptions, explosions, smoke, theft, vandalism, glass breakage, riots
HO-2	Broad Form	same as HO-1 plus falling objects and damage from ice, snow, sleet
HO-3	Special Form	everything covered in HO-1 and HO-2 plus other risks specifically excluded, such as flood, earthquake, war, and nuclear accidents. Includes personal property coverage.
HO-4	Tenants' Form	personal property of renters
HO-5	Comprehensive Form	expands HO-3 by including endorsements for replacement-cost coverage on contents and guaranteed replacement-cost coverage on buildings
HO-6	Condominium Owners Form	protects personal property and any additions or improvements made to the living unit