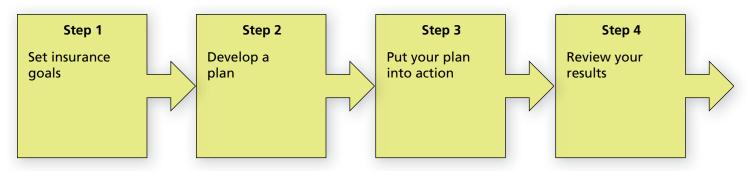


## **HOME AND MOTOR VEHICLE INSURANCE**

### **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<br>Form      | expands HO-3 by including endorsements for replacement-cost coverage on contents and guaranteed replacement-cost coverage on buildings                                  |
| HO-6                        | Condominium<br>Owners Form | protects personal property and any additions or improvements made to the living unit  |