



**HO-10 (Available in IL, IN, OH, WI)**

**Coverages**

- ◆ ACV
- ◆ Other Structures
- ◆ Loss of Use
- ◆ Personal Property Replacement Cost
- ◆ Personal Liability
- ◆ Medical Payments
- ◆ Enhanced Coverage Option
- ◆ Earthquake

**Eligibility**

- ◆ Owner occupied
- ◆ Seasonal
- ◆ \$40,000—\$250,000



**HO-2 (Available in IL, IN)**

**Coverages**

- ◆ ACV
- ◆ Other Structures
- ◆ Loss of Use
- ◆ Personal Property Replacement Cost
- ◆ Personal Liability
- ◆ Scheduled Personal Property
- ◆ Earthquake

**Eligibility**

- ◆ Owner occupied
- ◆ \$40,000—\$125,000



**HO-3 Surplus Lines (Available in all states)**

**Coverages**

- ◆ Other Structures
- ◆ Personal Property Replacement Cost
- ◆ Personal Liability
- ◆ Medical Payments
- ◆ Loss of Use
- ◆ Extended Replacement Cost
- ◆ Extended Liability
- ◆ Earthquake
- ◆ Identity Fraud Option

**Eligibility**

- ◆ Owner occupied
- ◆ Seasonal
- ◆ Rental
- ◆ Short-term Rental
- ◆ \$250,000 +

