

## Homeowners



### Endorsements & Coverages

- Identity theft
- Scheduled Personal Property
- Personal Watercraft
- Waiver of Theft for homes under construction at no charge
- Home Sharing Endorsement
- Flood
- Smart Device Deductible Waiver
- **Homeowners Elite (\$100)**  
*Home Systems Protection, Service Line Coverage, etc.*
- **Homeowners Plus (\$50)**  
*Home Systems Protection, etc.*
- **Unit Owners Plus (\$50)**  
*Home Systems Protection, etc.*
- **Tenants Protection Plus (\$25)**  
*Refrigerated products, personal injury, etc.*

### Appetite

- Primary & Secondary Homes
- Unit Owners & Renters
- 1-2 Family Dwellings
- Coastal Homeowners
- Coverage A up to \$1.5 million
- Protection Class 1-10
- Swimming Pools with Slides
- Living Wills & Trusts eligible using Additional Insured endorsement HO 04 41
- Short Term Rentals up to 45 days with Home Sharing endorsement

### Available Discounts

- Companion Discount.....up to 18%
- New Business Credit.....10%
- Superior Home Credit.....25%
- Loss Free Credit.....up to 5%
- In-Line Generator Credit.....2%
- Home Improvement Credits.....up to 25%
  - New Roof.....7.5%
  - Electrical.....5%
  - Heating.....7.5%
  - Plumbing.....5%
  - (If updates completed within 10 years)
- Protective Device Credit.....up to 23%
- Loyalty Credit (applied at 1st renewal)....up to 7%
- Standing Seam Roof Credit.....5%



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