

Limits of Liability					Limits of Liability (cont)					Limits of Liability (cont)				
HO-2	HO-3	HO-4	HO-5	HO-6	B HO-2	1-2	N/A	1-2	N/A	C* 2-2:50%	2:50%	Primary	2:50%	Primary
A	Primary	Primary	N/A	Primary	Primary	families: 10%	families: 10%	families: 10%	families: 10%	3-3:30%	3:30%		3:30%	
				\$1000	3-4 families	3-4 families	3-4 families	3-4 families	3-4 families	4-4:25%	4:25%		4:25%	
					5%	5%	5%	5%	5%	D 3-4 families	30%	30%	30% of A	30% of A
										E 5%	\$100k	\$100k	\$100k	\$100k
										F**	\$1k	\$1k	\$1k	\$1k

* format n1;n2 where n1 is max # of families and n2 is coverage as a percentage of A
 **per person/per occurrence



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Perils						Coverage C Special Limits	
Peril	HO-2	HO-3	HO-4	HO-5	HO-6	Coverage	Property
Fire	✓	✓*	✓	Open Peril	✓	\$200	Money, coins, precious metal (not tableware)
Lightning	✓	✓*	✓		✓	\$1,500	Securities, manuscripts, valuable paper property*
Wind/Hail	✓	✓*	✓		✓	\$1,500	Watercraft and their trailers
Explosion	✓	✓*	✓		✓	\$1,500	Electronics used in Auto
Riot	✓	✓*	✓		✓	\$1,500	Electronics used for business
Aircraft	✓	✓*	✓		✓	\$1,500	Trailers or for watercraft
Vehicles	✓	✓*	✓		✓	\$500	Property used for business on premises
Smoke	✓	✓*	✓		✓	✓ ²	
Vandalism	✓	✓*	✓		✓	\$2,500	Property for business off premises
Theft	✓	✓*	✓		✓	✓	
Volcano	✓	✓*	✓		✓	✓	*including research, restore or replacement costs
Falling Objects	✓	✓*	✓		✓		
Weight of Ice/Snow/Sleet	✓	✓*	✓		✓		
Water/Steam Discharge	✓	✓*	✓		✓ ³	\$1,500	Jewelry, watches, furs, precious stones
Accidental Rupture	✓	✓*	✓		✓	\$2,500	Silver, gold, or pewter tableware
Freezing of Plumbing	✓	✓*	✓		✓	\$2,500	Firearms
Artificial Current	✓	✓*	✓		✓		

Special Limits for Theft

Coverage	Property
\$1,500	Jewelry, watches, furs, precious stones
\$2,500	Silver, gold, or pewter tableware
\$2,500	Firearms

*Only Section II coverages are named, section I coverages are open peril.

¹ Excludes fences, driveways and walkways

² Excludes fireplace smoke

³ Includes costs to tear out and replace area of the building to repair system



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