

## Homeowner's Insurance Cheat Sheet by Bdizzle via cheatography.com/165345/cs/34618/

Limits of Liability					Limits of Liability (cont)					Limits of Liability (cont)						
	HO-2	HO-3	HO- 4	HO-5		B HO-28 families:	1-2 families:	N/A	1-2 families:	N/A	famili	<b>C</b> S30%	2:50% 3:30% 4:25%	Primary	2:50% 3:30% 4:25%	Pι
A	Primary	Primary	N/A	Primary	\$1000 ——	3-4 families	10%   3-4 families		10%   3-4 families		D <sup>3-4</sup> (		30% of A	30% of C	30% of A	50 C
						5%	5%		5%	_		\$100k \$1k	\$100k \$1k	\$100k \$1k	\$100k \$1k	\$
											and n2	2 is cove		1 is max # a percenta rence		es
	C	By <b>Bdizzle</b> cheatogra		n/bdizzle/		Published 12th October, 2022. Last updated 12th October, 2022. Page 1 of 2.					Everyo	one has !	ApolloPa a novel i	ad.com in them. Fir	nish	



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Peril	НО-	НО-	НО-	HO-5	НО-	l <b>©⊙</b> verage	Property		
	2	3	4		6	\$200	Money, coins, precious metal		
Fire	✓	<b>√</b> *	✓	Open Peril	✓	✓	(not tableware)		
						\$1,500	Securities, manuscripts,		
Lightning	✓	✓*	✓		✓	✓	valuable paper property*		
Wind/Hail	✓	✓*	✓		✓	<b>\$</b> 1,500	Watercraft and their trailers		
Explosion	✓	<b>√</b> *	✓		✓	<b>\$</b> 1,500	Electronics used in Auto		
Riot	✓	<b>√</b> *	✓		✓	<b>\$</b> 1,500	Electronics used for business		
Aircraft	✓	✓*	✓		✓	<b>\$</b> 1,500	Trailers or for watercraft		
Vehicles	✓	✓*	✓		✓	<b>\$</b> 500	Property used for business or		
Smoke	oke 🗸		✓		✓	<b>√</b> <sup>2</sup>	premises		
Vandalism	✓	<b>√</b> *	✓		✓	\$2,500	Property for business off		
Theft	✓	✓*	✓		✓	✓	premises		
Volcano	✓	✓*	✓		✓	•	research, restore or replacemen		
Falling	✓	<b>√</b> *	✓		✓	costs			
Objects						Special Lim	nits for Theft		
Weight of	✓	✓*	✓		✓	Coverage	Property		
Ice/Sn- ow/Sleet						\$1,500	Jewelry, watches, furs,		
Water/-	/	/*	/		<b>/</b> 3	, ,	precious stones		
Steam	✓	<b>√</b>	•		•	\$2,500	Silver, gold, or pewter		
Discharge							tableware		
Accidental	✓	<b>√</b> *	✓		✓	\$2,500	Firearms		
Rupture									
Freezing	✓	✓*	✓		✓				
of									
Plumbing									
Artificial	✓	<b>√</b> *	✓		✓				
Current									

<sup>&</sup>lt;sup>1</sup> Excludes fences, driveways and walkways

<sup>&</sup>lt;sup>3</sup>Includes costs to tear out and replace area of the building to repair system



By **Bdizzle** cheatography.com/bdizzle/

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<sup>&</sup>lt;sup>2</sup> Excludes fireplace smoke