

## 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	HO-6	B H <b>0-2</b> families:	1-2 families:	N/A	1-2 families:	N/A	fam	2:50% il@:\$:0%	2:50% 3:30%	Primary	2:50% 3:30%	Pı
_A	Primary	Primary	N/A	Primary	\$1000 —	3-4	10%   3-4		10%   3-4		D <sup>3-4</sup>	% <b>4</b> :25% 30%	4:25% 30%	30% of	4:25% 30%	50
						families 5%	families 5%		families 5%		fam 5% E	ilies <sub>A</sub> \$100k	of A \$100k	C \$100k	of A \$100k	C \$
											F**	\$100k	\$100k	\$160k	\$100k	\$ <sup>^</sup>
											and i	n2 is cov		1 is max # a percenta rence		es .
Ī	C	By Bdizzle cheatograp		m/bdizzle/		Published 12t Last updated Page 1 of 2.			2.		Meas			le.com readability!		_



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

section I coverages are open peril.

<sup>1</sup> Excludes fences, driveways and walkways

<sup>2</sup> Excludes fireplace smoke

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



By **Bdizzle** 

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