Homeowners Insurance (HO-3)

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Your homeowners policy protects the house, your belongings and your finances if someone is hurt on your property. The most important number is your dwelling limit, which should match what it would cost to rebuild today, not the market value or what you paid. We shop 50+ carriers to match coverage, deductibles and endorsements to your home.

WHAT'S COVERED

Dwelling
Repairs or rebuilds the home after fire, wind, theft and other covered losses.

Other structures
Fences, sheds and detached garages.

Personal property
Furniture, clothing and belongings, at home or away.

Loss of use
Hotel and extra living costs while the home is repaired.

Personal liability
Injuries to guests and damage you cause to others.

Extended replacement cost
Extra rebuilding money if construction costs exceed your dwelling limit.

Water backup
Sewer and drain backup, usually added by endorsement.

Scheduled personal property
Higher limits for jewelry, art and collectibles.

Ordinance or law
Extra cost to rebuild to current building codes.

Good to know

Bundling home and auto, a newer roof, updated plumbing, electrical and heating, and monitored alarms or water leak sensors usually lower premiums.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Flood
- × Earthquake
- × Wear and tear
- × Mold or rot from long-term leaks
- × Flood and earthquake can be added with separate policies.

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address, year built and square footage
- Roof age and type, and heating / electrical updates
- Current declarations page
- Claims in the past 5 years

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/homeowners-ho-3/

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