



Homeowner Program

Included Coverage:

Residence – Comprehensive coverage for your home.

Related Private Structures – The detached structures on the insured premises.

Personal Property – Protection for your personal belongings.

Liability/Medical Payments – Provides defense and coverage for injury or damage in which you are liable.

Additional Living Expense – Expenses you incur if you cannot live in your home after a covered loss.

Equipment Breakdown – Coverage for your home appliances and equipment due to mechanical failure.

Fire Department Service Charge – Charges incurred due to fire departments called to protect your property.

Identity Fraud Expense – Expense reimbursement for costs associated with identity fraud.

Lock Replacement – Replaces your locks if your keys are lost or stolen.

Replacement Cost Personal Property – Claim settlement for personal property on a replacement cost basis.

Refrigerated Property – Payment for direct loss to covered property stored in a freezer or refrigerator due to loss of power.

Replacement Cost Dwelling – Claim settlement for the home at replacement cost up to the policy limit.

Tree Removal – For fallen trees due to wind.

Homeowner Program continued:

Optional Coverage:

Extended Liability – Extended to additional property you occupy or rent to others.

Inflation Guard – Automatically increases your home limit to protect against increased building costs.

Inland Marine – Expanded coverage for your jewelry, guns, fine arts, etc.

Motorized Vehicles Used to Service Premises – Increased coverage over the automatic limit on the policy for items such as motorized lawn and garden equipment.

Personal Injury – Coverage if you are sued for libel, false arrest, or slander.

Recreational Vehicle – Physical Damage and Liability coverage for acceptable boats, ATVs and snowmobiles.

Residence under Construction – Collapse and Theft – Theft and collapse coverage while your new home is being built.

Trampoline Liability – For trampolines that include a safety net.

Tree Removal – Additional coverage for fallen trees due to wind.

Water Back Up and Sump Discharge or Overflow – \$1,500 included, additional Water damage that backs up through your sewer, drains, or sump pump available.

Weight of Ice, Snow, or Sleet – Loss to outbuildings due to collapse from the weight of ice, snow or sleet.

Available Discounts:

New Home – Under 10 years of age

Claims Free - This discount is earned while insured with HMIC on a continual basis (Renewal)

Senior Citizen - This discount applies if this home is their primary residence and when the named insured is age 65 or over.

Home/Auto Discount - This discount applies if the home is their primary residence and Agent provides a copy of a personal auto declaration page or copy of a personal auto application.

Protective Devices - Use of a protective device warning system to notify a central station off-premise on a 24-hour alarm system may qualify for a discount.