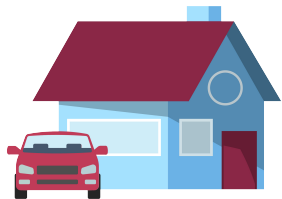




# HOMEOWNERS INSURANCE



Homeownership is part of the American Dream. Your home is also often your most valuable asset. Homeowners

Insurance is designed to protect your home in the event of damage to the structure or your personal belongings.

## Coverage Forms



HO1, HO2, HO3, HO5, HO8  
Form availability varies by state.

## Key Policy Endorsements



### Liberty Endorsement

The most comprehensive package of coverage features and enhancements for HO3 and HO5 products.



### Deluxe Endorsement

Additional endorsements to enhance coverage for HO2, HO3, and HO5 products.

## Endorsements

### Unique Coverage

- **Personal & Family Cyber Coverage**
  - Protects from online fraud, intentional deception, system compromise, data breach, identity theft remediation, and cyberbullying
- **Additional Insured Cohabitant**
  - Closes the coverage gap between the insured and any additional person (roommate, significant other, etc.) living with them
- **Assisted Living Coverage**
  - Covers the personal belongings of members of your household who have moved to an assisted living facility
- **Equipment Breakdown**
  - Covers the repair or replacement of appliances that break down without a warranty
- **Service Line Coverage**
  - Covers the repair or replacement of underground systems that service the household (sewer, plumbing, natural gas, etc.)

