



UNITED HOME INSURANCE CO.



ELIGIBILITY GUIDELINES

Please see the Eligibility Guidelines document in Agentree.

RULES

Only those coverages provided for in these rules may be endorsed onto a policy.

BINDING AUTHORITY

Our system will flag any policy that is ineligible to be bound. Please reference the Eligibility Guidelines document in the event an error message is received. Temporary binder forms are not accepted. Policies can only be bound by submitting an electronic application via Agentree.

AGENT FILE DOCUMENTATION

Agents should maintain relevant file documentation for ten (10) years after policy expiration. This includes, but is not limited to signed applications, photographs and statutorily required forms, such as waivers, coverage declinations, or exclusions. The records can be scanned or imaged and stored electronically.

POLICY OVERVIEW

POLICY PERIOD

The policy period will be one year.

CHANGES ON POLICIES

Coverages and limits (above the minimum) may be increased or decreased, added or deleted during the term of the policy by submitting a change request through Agentree. Additional or return premium will be computed on a pro rata basis.

CANCELLATION OF INSURANCE

It is not permissible to cancel any of the mandatory coverages unless the entire policy is canceled. For all forms, Coverages A, B, C, D, E, and F are mandatory. Return premium will be computed on a pro rata basis.

PREMIUM REVISIONS

Premium revisions will be made in accordance with the following procedures:

- The effective date of such revisions will be as announced by the company.
- Changes made under the following provisions may be made effective only on the inception of renewal date of the policy.

NEW BUSINESS

If the premium is decreased, a policy issued prior to the effective date of premium change with an inception date on or after the effective date of the change may be endorsed to the new premium.

RENEWAL BUSINESS

If the premium is decreased, a policy on which an extension certificate has been issued prior to the effective date of the premium change with a renewal date on or after the effective date of the change may be endorsed to the new premium.



COVERAGE OVERVIEW

SECONDARY DWELLINGS

If your customer owns a dwelling in addition to their primary residence, it may be eligible for either homeowner or dwelling fire coverage depending on certain attributes of the home. Secondary dwellings must be written as such and insured on a separate policy from the primary residence. The liability limit on the secondary dwelling must be the same as the liability on the primary residence.

CONSTRUCTION DEFINITIONS

- **Frame** – A dwelling with walls of frame or vinyl
- **Masonry** – A dwelling with walls of masonry or masonry veneered construction
- **Mixed** – A dwelling will be classified as frame construction when the wall area of frame construction (including gables) exceeds 33.3% of the total wall area.
- **Stucco** – A dwelling with walls of stuccoed frame construction.
- **Aluminum Siding** – A dwelling with metal-sheathed construction, or with walls of metal or metal lath and plaster on combustible supports.
- **Log** – A dwelling with outside walls of log or engineered wood or with walls of log construction and supports.

DEDUCTIBLES

The following deductibles are available in Missouri:

All Peril Deductibles:

- \$1,000
- \$1,500
- \$2,000
- \$2,500
- \$5,000

LEVELS OF COVERAGE

DISCLAIMER: The information stated here is not intended to be a full coverage explanation, please see the policy for coverage details or restrictions.

HO 5

Provides expanded coverage in comparison to the HO 3 for homes built in 1970 or newer.

Description of Coverage

Special Form coverage for Dwelling, Related Private Structures, Contents (HO 3 covers contents Broad Form), additionally Additional Living Costs included. Loss settlement is replacement.

HO 3

Designed for homes 1970 or newer.

Description of Coverage

Special Form Coverage for Dwelling, Related Private Structures. Contents are Broad Form. Loss settlement is replacement.

HO 3 CLASSIC

Designed for homes pre-1970 in fire class 1-6 with updated electrical and siding.

Description of Coverages

Special Form Coverage for Dwelling, Related Private Structures. Contents are Broad Form. Loss settlement is Functional Replacement

HO 2 FR (FUNCTIONAL REPLACEMENT)

Designed for homes pre-1970 in fire class 7-10 with updated electrical and siding.

Description of Coverages

Broad Form coverage for Dwelling, Related Private Structures, and Contents. Loss settlement is Functional Replacement.

HO 2 ACV

Designed for homes pre-1970 that have not been updated.

Description of Coverage

Broad Form coverage for Dwelling, Related Private Structures, and Contents. Loss settlement is Actual Cash Value.

INCIDENTAL COVERAGES

	HO 5	HO 3	HO 3 Classic	HO 2 FR	HO 2 ACV
Money	\$250				\$100
Lock And Garage Door Transmitter Replacement	\$500				
Securities, stamps, letters of credit etc.	\$2,500		\$1,500		
Watercraft including their furnishings, equipment and trailer	\$2,500		\$1,500		\$500 (on premises only)
Motorized Vehicles used to service the insured premises					\$1,000
Trailers and semitrailers (excludes watercraft trailers)	\$2,500		\$1,500		
Business personal property	\$2500/\$500				\$500
Association deductible	\$1,500				
Credit Card Forgery and Counterfeit Money	\$5,000		\$1,500		\$1,000
Ordinance of Law	10% Cov A				
Liquid Fuel Remediation	\$10,000				
Loss Assessment	\$1,500				
Grave Markers	\$5,000		\$2,500	\$500	
Debris Removal	Up to 5% above coverage limit				25% of coverage
Loss Assessment Coverage	\$1,500				

BASIC COVERAGE LIMITS

COVERAGE A - DWELLING

When written at replacement cost, Coverage A limits should reflect an amount that will allow the customer to rebuild the existing dwelling. The home must be insured to 100% of its replacement cost as determined by the United Home Cost Guide. The Coverage A amount is displayed on the declarations page.

SECTION I: PROPERTY COVERAGES

COVERAGE B - OTHER STRUCTURES

10% of Coverage A
Additional or lower amounts are allowed on Coverage B.

COVERAGE C - PERSONAL PROPERTY

50% of Coverage A
Additional or lower amounts are allowed on Coverage C.

COVERAGE D - LOSS OF USE

20% of Coverage A
For all forms, loss of use coverage is included for the shortest time to repair or replace the damage. This time period may not exceed 24 months. This coverage is both time limited as well as limited to the coverage amount.

SECTION II: LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY

Limits from \$25,000 to \$500,000 are available

COVERAGE F - MEDICAL PAYMENTS TO OTHERS

\$1,000 - Higher limits are available



MISCELLANEOUS COVERAGES

ACTUAL CASH VALUE ON ROOFS

HO 4836 07 13

Covered losses to the dwelling under Coverage A will be settled subject to the provision outlined in the ACV endorsement. Roof repair or replacement will be adjusted at actual cash value under this endorsement if the damage is caused by the peril of windstorm or hail.

EQUIPMENT BREAKDOWN COVERAGE

HO 2702 12 06

Coverage may be provided for accidental direct physical loss to your covered property located on the residence premises caused by equipment breakdown, up to a limit of \$50,000; and subject to a \$500 deductible.

The wear and tear exclusion in the policy applies to this coverage. Covered losses must be direct, accidental and sudden, such as a broken part or electrical arcing. Routine performance failure due to age is not covered. This endorsement also includes repair or replacement with Energy Star qualified products, expediting expense, spoilage coverage and cleanup and removal of pollutants or contaminants.

Some examples of the types of equipment covered are:

- air conditioners
- central air conditioning and heating systems

Please see the endorsement form shown above for details.

IDENTITY FRAUD COVERAGE

HO 2786 01 06 Identity Fraud Expense

Coverage may be provided for expenses related to identity recovery, subject to an annual aggregate limit of \$10,000 per customer. Lost wages and expenses for child or elder care are covered, subject to a sub-limit of \$250 per day, \$5,000 total.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE (BUILDING & CONTENTS)

HO 2708 07 11

- Coverage may be provided for a loss caused by water which backs up through, or overflows from, a sewer, drain, sump, sump pump, or any system on the residence premises designated to remove subsurface water from the foundation area. This coverage does not apply if the loss is flood induced.
- Coverage is available on all Homeowner forms.
- This coverage is for the Building and the contents of the insured property.

INCREASED REPLACEMENT COST COVERAGE

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region. The coverage option provided by this endorsement is 25% of Coverage A. Coverage must be written for 100% of replacement cost. This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction.

PERSONAL PROPERTY REPLACEMENT COST

HO 1762 01 10 Replacement Cost Loss Settlement Terms - Personal Property

Personal Property (Coverage C) is extended on a replacement cost basis to most items of personal property.



INCIDENTAL FARM COVERAGE

HO 7540 01 06 Incidental Farming or ML-320 07 99 Incidental Farming

The policy may be extended to provide coverage for certain exposures presented by eligible incidental or “hobby” farming.

Section II – Liability Coverages

Liability coverage is extended to incidental farming. Additional farm personal property may be scheduled.

ELIGIBILITY

- A risk that is otherwise eligible for a homeowners policy and has farming operations incidental to a typical residential situation is eligible for this option.
- Photographs of all structures on the premises are required.

Must be pre-approved by underwriting to submit:

- Risks with more than three horses
- Risks with employees or seasonal help

The following exposures are ineligible:

- breeding, boarding, or training of non-owned horses
- horse shows on premises
- horses (owned or non-owned) used for racing, rental or riding lessons

REFRIGERATED PROPERTY SPOILAGE COVERAGE

ML 0155 07 99 Refrigerated Property Spoilage Coverage

This coverage is included on all HO 2 ACV products.

Coverage will be provided for loss to covered property stored in freezers/refrigerators up to \$500 with no deductible.

SCHEDULED PERSONAL PROPERTY

Please refer to Scheduled Personal Property Underwriting Guidelines

MATCHING OF UNDAMAGED SIDING AND/OR ROOF COVERAGE

This endorsement provides coverage for the cost incurred to replace undamaged siding and/or roofing material to match the materials used to replace damaged siding, and/or roofing material if they are damaged by a covered loss.

BURIED UTILITY LINES COVERAGE

This endorsement provides coverage for damage to a buried utility line (underground pipes or wires that transport a utility service such as water, sewage, electricity, or gas to or from the dwelling or other structures on the residence premises), subject to exclusions. This coverage can be added at new business or renewal.

Coverage is provided for a leak, break, rupture, collapse, or electrical arcing of a buried utility line caused by:

- Mechanical breakdown;
- Artificially generated electric current including insulation breakdown;
- Wear and tear, marring, deterioration, hiddendecay, rust, or corrosion;
- Freezing, including frost heave and thaw; or
- Weight of equipment, animals, or people

There is a \$10,000 limit per occurrence and a \$500 deductible associated with this endorsement.



DISCOUNTS

We offer several credits in the homeowners program which are calculated on the basic premium (except for the account credit and umbrella credit which applies to the total premium for the policy). Please refer to the definition of Basic Premium in the eligibility and rules section.

PACKAGE AUTO DISCOUNT

If the customer has a personal lines auto policy with us, a premium credit will apply. The percentage will vary risk score. Named non-owner auto policies do not qualify. The credit will apply to the total premium for the policy and is available for all policy forms. The Discount will be discontinued if the auto policy lapses.

BURGULAR & FIRE ALARM DISCOUNT

Customers are eligible for a premium credit for the installation of an approved and properly maintained burglar & fire alarm system as follows:

Local Alarm System

Local burglar alarm system is one in which the protective circuits and devices are connected to an enclosed and tamper-protected loud-sounding device attached to an outside wall of the residence premises. Disturbance of the protective devices, unauthorized entry, or fire automatically causes the sounding device to operate until it is stopped by key control, exhaustion of the power supply or by a timing element set for a definite period of operation.

Police Station Alarm System

Police station/Fire station burglar & fire alarm system is one in which a local alarm system with supplementary direct circuit or transmitting equipment is connected to constantly attended receiving equipment at a police or fire station

Central Station Alarm System

Central station burglar and fire alarm system is one in which the operation of circuits and devices are signaled automatically to, recorded in, maintained and supervised from a central station having trained operators and guards who will, upon receipt of a signal, take required action.

NEWER HOME DISCOUNT

Dwellings are eligible for a premium credit if they are less than 15 years old. The available credits are shown below and are applied to the Policy Premium.

CLAIMS FREE RENEWAL DISCOUNT

A credit will be applied to the Policy Premium for homeowners renewals, if your customer's primary residence or contents has been continuously insured in one of our personal lines homeowners markets for a minimum of one year and is non-weather claims free. The discount increases every year by 1% and maxes out at 5% if continuous coverage and no non-weather claims are submitted to the company.

PERSONAL UMBRELLA DISCOUNT

If the insured has a personal lines umbrella policy with us, a 4 percent premium credit will apply. This credit will apply to the total premium for the policy and is available for HO 3 and HO 5 only. The credit will be discontinued if the umbrella policy lapses.



SURCHARGES

NOTICE OF CANCELLATION SURCHARGE

A surcharge will be applied to the Policy Premium for homeowner renewals if your customer's payment history has been inconsistent. United Home will allow up to 4 missed payments in a 36 month period before referring the account to underwriting for review.

NON-WEATHER CLAIMS SURCHARGE

A surcharge for qualifying non-weather claims occurring in the past 5 years will be placed on the policy at time of issuance. If a non-weather claim occurs in the current period, the surcharge will appear on the next policy renewal.