

HOMEOWNERS CHOICE PROPERTY AND CASUALTY INSURANCE COMPANY

HOMEOWNERS 6 – UNIT-OWNERS FORM – HO 06 04 91 INDEX

Agreement..... 1
Definitions..... 1
Section I -Property Coverages..... 2-5
 1. Coverage A – Dwelling 2
 2. Coverage C - Personal Property 2-3
 3. Coverage D – Loss of Use 3-4
 4. Additional Coverages 4-5
Section I - Perils Insured Against..... 6-7
 1. Fire of Lightning 6
 2. Windstorm or Hail 6
 3. Explosion 6
 4. Riot or Civil Commotion 6
 5. Aircraft 6
 6. Vehicles 6
 7. Smoke 6
 8. Vandalism or Malicious Mischief 6
 9. Theft 6
 10. Falling Objects 6
 11. Weight of ice, snow or sleet 6
 12. Accidental discharge or overflow of water or steam 6-7
 13. Sudden and accidental tearing apart, cracking, burning or bulging 7
 14. Freezing 7
 15. Sudden and accidental damage from artificially generated electrical current 7
Section I -Exclusions. 7
 1. Ordinance or Law..... 7
 2. Earth Movement. 7
 3. Water Damage..... 7
 4. Power Failure. 7
 5. Neglect..... 7
 6. War..... 7
 7. Nuclear Hazard..... 7
 8. Intentional Loss..... 7
Section I -Conditions, 8-10
 1. Insurable Interest and Limit of Liability..... 8
 2. Your Duties After Loss 8
 3. Loss Settlement. 8
 4. Loss to a Pair or Set..... 8
 5. Glass Replacement... .. 8
 6. Appraisal 8-9
 7. Other Insurance 9
 8. Suit Against Us..... 9
 9. Our Option.. 9
 10. Loss Payment 9
 11. Abandonment of Property..... 9
 12. Mortgage Clause..... 9
 13. No Benefit to Bailee 9
 14. Nuclear Hazard Clause..... 9
 15. Recovered Property..... 10
 16. Volcanic Eruption Period.... 10
Section II - Liability Coverages..... 10
 1. Coverage E - Personal Liability..... 10
 2. Coverage F - Medical Payments to Others..... 10
Section II -Exclusions., 10-13
 1. Coverage E - Personal Liability and Coverage F - Medical Payments to Others 10-12
 2. Coverage E - Personal Liability- does not apply 12

HOMEOWNERS CHOICE PROPERTY AND CASUALTY INSURANCE COMPANY

HOMEOWNERS 6 – UNIT-OWNERS FORM – HO 06 04 91 INDEX

3. Coverage F - Medical Payments to Others- does not apply 12-13

Section II -Additional Coverages.. 13-14

1. Claim Expenses. 13

2. First Aid Expenses 13

3. Damage to Property of Others..... 13

4. Loss Assessment..... 13-14

Section II -Conditions, 14

1. Limit of Liability..... 14

2. Severability of Insurance 14

3. Duties After Loss 14

4. Duties of an Injured Person – Coverage F – Medical Payment To Others 14

5. Payment of Claims – Coverage F – Medical Payment To Others 14.

6. Suit Against Us 14

7. Bankruptcy of Insured 14

8. Other Insurance – Coverage E – Personal Liability 14

Section I and II – Conditions 15-16

1. Policy Period 15

2. Concealment of Fraud 15

3. Liberalization Clause 15

4. Waiver or Change of Policy Provisions 15

5. Cancellation 15

6. Nonrenewal 15

7. Assignment 15

8. Subrogation 15

9. Death 15-16

Important Note: Please read your entire policy carefully. The endorsements listed on your Policy Declarations and attached to your policy significantly modify sections of this form and specifically define the terms of your coverage. Please contact your insurance agent if you have any questions concerning your Homeowners Insurance Coverage.