

HOMEOWNERS 3 – SPECIAL FORM

Agreement	1
Definitions	1
Section I – Property Coverages	
Coverage A – Dwelling.....	2
Coverage B – Other Structures.....	2
Coverage C – Personal Property.....	3
Coverage D – Loss of Use.....	4
Additional Coverages.....	5
Section I – Perils Insured Against	
Coverage A – Dwelling and Coverage B – Other Structures.....	9
Coverage C – Personal Property.....	11
Section I – Exclusions	
Ordinance or Law.....	12
Earth Movement and Settlement.....	12
Water Damage.....	13
Power Failure.....	13
Neglect.....	13
War.....	13
Nuclear Hazard.....	13
Intentional Loss.....	13
Loss caused by “sinkhole”.....	13
“Fungi,” Wet Or Dry Rot, Yeast or Bacteria.....	13
Existing Damage.....	13
Constant or repeated seepage or leakage.....	14
Accidental discharge or overflow of water or steam.....	14
Criminal or illegal activity.....	14
“Hurricane loss”.....	14
Weather conditions.....	14
Act or decisions.....	14
Faulty, inadequate or defective:.....	14
Section I – Conditions	
Insurable Interest and Limit of Liability.....	14
Duties After Loss.....	14
Loss Settlement.....	15
Loss to a Pair or Set.....	16
Glass Replacement.....	16
Mediation or Appraisal.....	16
Other Insurance.....	17
Suit Against Us.....	17
Our Option.....	17
Loss Payment.....	17
Abandonment of Property.....	17
Mortgage Clause.....	17
No Benefit to Bailee.....	18
Nuclear Hazard Clause.....	18
Recovered Property.....	18
Volcanic Eruption Period.....	18
Adjustment to Property Coverage Limits.....	18
Deductible.....	18
Claims Instructions.....	18
Section II – Liability Coverages	
Coverage E – Personal Liability.....	19
Coverage F – Medical Payments to Others.....	19

Section II – Exclusions

Coverage E – Personal Liability and Coverage F – Medical Payments to Others 19
 Coverage E – Personal Liability 21
 Coverage F – Medical Payments to Others 22
 Personal Injury 22

Section II – Additional Coverages

Claim Expenses 22
 First Aid Expenses 22
 Damage to Property of Others 22
 Loss Assessment 23

Section II – Conditions

Limit of Liability 23
 Severability of Insurance 24
 Duties After Loss 24
 Duties of an Injured Person – Coverage F – Medical Payments to Others 24
 Payment of Claim – Coverage F – Medical Payments to Others 24
 Suit Against Us 24
 Bankruptcy of an Insured 24
 Other Insurance – Coverage E – Personal Liability 25

Section I and II – Conditions

Policy Period 25
 Concealment or Fraud 25
 Liberalization Clause 25
 Waiver or Change of Policy Provisions 25
 Cancellation 25
 Nonrenewal 27
 Assignment 27
 Subrogation 27
 Death 27
 Renewal Notification 28
 Our Right to Recover Payment 28

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.