HOMEOWNERS OF AMERICA

**WEBSITE: www.hoaic.com PHONE: 866-407-9896**

# SOUTH CAROLINA DWELLING FIRE

| | DP1 | DP3 |
|---|---|---|
| **COVERAGES / RATING** | | |
| Fire, Wind, Hurricane, Hail, Explosion, Vehicles, Riot | Yes | Yes |
| Water, Sudden and Accidental Only (Endorsement) | | Covered for an additional premium.<br>Automatically applied to homes that are 26 years of age and older*<br>*Option for Limited Water Damage coverage of $10,000 |
| Limited Water Back-up and Sump Discharge (Endorsement) | | Available limits in $5,000 increments up to $25,000 max.<br>*AOP or $1,000 deductible applies (whichever is greater) |
| Vandalism, Malicious Mischief (DP-1) | No, if vacant for 60 days or longer | No, if vacant for 60 days or longer |
| Falling Trees, Limbs | Yes | Yes |
| Weight of Ice and Snow, Collapse | Yes | Yes |
| Glass | No, if vacant for 60 days or longer | No, if vacant for 60 days or longer |
| Replacement Cost Dwelling | Must be insured for at least 80% RC | Must be insured to 100% RC or 100% ACV<br>Yes<br>Available to increase up to 25% by endorsement. |
| Use of Credit | Rating | |
| Available Discounts | Accredited Builder, Certified Property Manager, Claim Free Renewal, Companion Product, Monitored Alarm or Gated Community, New Purchase, Recent Inspection, Tenant Liability, Wind Mitigation Discounts: Building Code Compliance, Roof Shape, Opening Protection | |
| **LIMITS** | | |
| Dwelling PPC 1-7 | $500,000 | |
| Dwelling PPC 8-10 | Ineligible | |
| Personal Property | Up to $10,000 | |

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| **Age of Home** | **Up to 100 years old.**<br>***Risks older than 50 years are ineligible without proof of updates** |
| **Liability** | **Available for up to $500,000** |
| **Fair Rental Value** | **Included at 10%** |

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| **Mandatory Endorsements** | |
| **Animal Liability Exclusion** | **Added when potentially dangerous animal resides on residence premises** |
| **Functional Replacement Cost Loss Settlement** | **Applies to policies insuring dwellings built prior to 1960** |
| **Limited Water Damage Coverage** | **Applies to dwellings older than 25 years of age. The limit of liability is $10,000** |
| **Optional Endorsements** | |
| **Appliance Theft Coverage** | **Adds theft coverage for ovens, stoves, dishwashers, clothes washers and clothes dryers the insured owns as a landlord. Applicable deductible is $250** |
| **Coverage L & Coverage M** | **May be added to a dwelling that covers a 1-4 family dwelling** |
| **Dwelling Replacement Cost Loss Settlement Endorsement (DP-1)** | **Provides RC coverage on dwelling by attached endorsement HA.DP.RCD** |
| **Extended Coverage (DP-1)** | **Provides extended coverage for DP-1 policy. Automatically applied to policy.** |
| **Increased Replacement Cost Coverage A (DP-3)** | **Provides up to an additional 25% of Coverage A** |
| **Windstorm, Hurricane, Named Storm, and Hail Exclusion** | **Policy premium will be reduced by associated wind and hurricane premium** |

**This is only an overview of some of the product features and certain exclusions may apply to any of the items above. Always refer to the actual policy language to determine the full extent of coverage under a policy.**