HOMEOWNERS OF AMERICA

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

ARIZONA HOMEOWNERS

HOMEOWNERS 3 – SPECIAL FORM (HO-3)	
SPECIAL PROVISIONS / COVERAGES / RATING	
WATER DAMAGE	
Continuous or repeated leakage / sudden & accidental discharge or overflow of water or steam from a plumbing, heating, or AC system	**Sudden / Accidental Discharge = Covered** **Continuous / Repeated Seepage = Covered if within a period of less than 14 days**
Water Backup of Sewers or Drains	**Available on endorsement up to $25,000.** **($1,000 deductible applies)**
Water Damage Coverage	**Limited to $10,000 for homes > 20 years old.** **May be endorsed to policy limits for new business or at renewal.** **(Endorsement to policy limits is automatically added to renewal at 21 years old with the option to remove)**
LIMITS & RATING	
Dwelling Coverage	**$150,000 minimum, up to $2,000,000** **(Risks valued over $1,500,000 will require underwriting approval prior to binding)**
Other Structures	**10% included, may be decreased to 2% min or up to 20% max**
Personal Property	**40% included, may be decreased to 25% min or up to 75% max**
Additional Living Expense	**Included – limited to 20% of the dwelling limit of liability**
Personal Liability	**$25,000 included, may be increased to $50,000, $100,000, $300,000, or $500,000**
Medical Payments to Others	**$500 included, may be increased to $1,000, $2,500 or $5,000**
Age of Home	**Up to 100 years old.** **(Risks older than 50 years will require additional application questions)**
Public Protection Class (PPC)	**PPC 1-7 Available; PPC 8-10 is not available**
Discounts Available	**Accredited Builder, Advanced Shopper, Age of Home, Age of Insured, Bathroom Count, Companion Product, Claim Free, Fire Department Tax Credit, Flooring Type, Household Composition, Monitored Alarm or Gated Community, New Purchase, New Roof, Number of Stories, Plumbing Type, Recent Inspection, Roof Material, Smart Home, VA Loan, Water Heater Location, Welcome Home, Preferred Carrier, Mortgage Free, New Purchase, HOA, IBHS Wildfire Prepared Home, Firewise Community USA**
Special Liability Limits	**No Liability Coverage for trampolines or animals with a prior history of aggression / biting.** **$25,000 liability limit for Acceptable Animals.** **Full Animal Liability available.**

	(Increases the liability limit on acceptable animals from $25,000 to the amount of liability shown on the Declarations page and cannot exceed $500,000)
ALL DEDUCTIBLES	
Windstorm, Hail, or Wind Driven Rain	$1,000, $2,500, $5000, 1%, 2%, 3%, or 5% (Wind/Hail deductible must be equal or greater than AOP deductible)
All Other Perils (AOP)	$1,000, $2500, 1%, 2%, 3%, or 5%
MINIMUM DEDUCTIBLES	
Windstorm, Hail, or Wind Driven Rain	$1,000 ($2,500 Coconino, Apache, Navajo counties)
All Other Perils (AOP)	$1,000 ($2,500 Coconino, Apache, Navajo counties)
MANDATORY ENDORSEMENTS	
Cosmetic Hail Loss Limitation for Other Structures	The maximum payout is 2% of the Dwelling coverage limit
Home-Sharing Host Activities Amendatory Endorsement	Limits coverage when the loss arises out of or results from home-sharing host activities
Roof Systems Payment Schedule Endorsement	Pays a percentage of the cost to repair/replace damaged or destroyed parts of roof systems. Optional for roofs 10 years and younger, required for roofs 11 years and older.
OPTIONAL ENDORSEMENTS	
Coverage Extension	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money limit increases from $500 to $2500. Consequential Loss: Property coverage up to $2,000 due to change in temperature as a result of damage to any power, heating or cooling equipment. Lock Replacement Coverage up to $500 for stolen keys. Reward Reimbursement Coverage up to $1,000. Liability Coverage: Extends bodily injury to include personal injury, such as false arrest, wrongful eviction, slander, libel, violation of privacy rights.
Equipment Breakdown Coverage	Provides limited coverage of up to $100,000 for equipment breakdown losses with a $500 deductible.
Golf Cart Coverage	Comprehensive and/or collision coverage with a $250 deductible. Coverage limits are available from $2,500 to $10,000.
Increased Limits on Jewelry, Watches or Furs	Available (unscheduled) on endorsement in increments of $1,000 up to $5,000 limit
Increased Replacement Cost on Dwelling	25% additional dwelling coverage limit available on endorsement. (Available for homes built in 1960 and after)
Inland Flood Coverage	Coverage options available are $10,000, $15,000, $25,000 and $50,000. ($500 deductible applies)
Modified Functional Replacement Cost Loss Settlement	Automatically applies to dwellings built prior to 1960

Limited Screened Enclosure, Pool Cage, and Carport Coverage	**Coverage options are available from $10,000 to $50,000**
Mortgage Extra Expense Coverage	**Reimbursement is limited to $250 a month up to a total reimbursement of $10,000**
Pet Coverage	**$500 coverage limit available on endorsement**
Personal Property Replacement Cost	**Available**
Refrigerated Personal Property	**$500 coverage limit available on endorsement.** **($100 deductible applies)**
Residence Glass Coverage	**Unscheduled glass only**
Scheduled Personal Property	**Maximum schedule is $50,000; Intentional acts are excluded**
Secondary/Seasonal Homes	**Inspection Required.** **Gated Community or Monitored Security System Required.** **Maximum Coverage A = $500,000**
Service Line Coverage	**$10,000 coverage limit available on endorsement** **($500 deductible applies)**
Solar Panel Coverage	**Available**
Special Personal Property Coverage	**Available**
Supplemental Loss Assessment Coverage	**Coverage options available are $5,000 or $10,000**

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.