HOMEOWNERS OF AMERICA

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

ARIZONA DWELLING FIRE

	DP3
COVERAGES / RATING	
Fire, Wind, Hurricane, Hail, Explosion, Vehicles, Riot	**Yes**
Water, Sudden and Accidental Only (Endorsement)	**Covered for an additional premium.** **Automatically applied to homes that are 26 years of age and older*** ***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.** ***AOP or $1,000 deductible applies (whichever is greater)**
Vandalism, Malicious Mischief	**Yes**
Falling Trees, Limbs	**Yes**
Weight of Ice and Snow, Collapse	**Yes**
Glass	**Yes**
Replacement Cost Dwelling	**Yes** **Available to increase up to 25% by endorsement.**
Use of Credit	**Rating**
Available Discounts	**Accredited Builder, Bathroom Count, Certified Property Manager, Claim Free Renewal, Companion Product, Fire Premium Tax Credit, Monitored Alarm or Gated Community, New Purchase, Recent Inspection, Tenant Liability**
LIMITS	
Dwelling PPC 1-7	**$1,000,000**
Dwelling PPC 8-10	**Ineligible**
Personal Property	**Up to $10,000**
Age of Home	**Up to 100 years old.** ***Risks older than 50 years require proof of updates**
Liability	**Available up to $500,000**
Fair Rental Value	**Included at 10%**

Mandatory Endorsements	
Animal Liability Exclusion	**Added when potentially dangerous animal resides on residence premises**
Modified Functional Replacement Cost Loss Settlement	**Applies to policies insuring dwellings built prior to 1960**
Specified Building Exclusion Endorsement	**Coverage may be excluded for other structures located on residence premises**
Age of Home	**Up to 100 years old.** ***Risks older than 50 years require proof of updates**
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**
Increased Replacement Cost Coverage A	**Provides up to additional 25% of Coverage A**

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.