HOMEOWNERS OF AMERICA

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

TENNESSEE HOMEOWNERS

	HO3
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 and Drains	**Available on endorsement up to $50,000** ***AOP or $1000, whichever is greater, deductible will apply**
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	
Special Liability Limits	**No Liability Coverage for Trampolines or Prohibited Animals** **$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)** ***$25,000 Coverage for Other Acceptable Animals if Full Animal Liability not chosen**
Discounts Available	**Accredited Builder, Advanced Shopper, Claim Free Renewal, Companion Product, Monitored Alarm or Gated Community, New Purchase, New Roof, Recent Home Inspection, Smart Home, VA Loan, Welcome Home**
Dwelling Coverages	**$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	**50% 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	**$100,000 included, may be increased to $300,000 or $500,000**
Medical Payments to Others	**$1,000 included, may be increased to $2,500 or $5,000**
Public Protection Class (PPC)	**PPC 1-7 Available; PPC 8-10 is not available**
Age of Home	**Risks older than 50 years will require additional application questions.**
DEDUCTIBLES	
Windstorm, Hail, or Wind Driven Rain	**$2500, $5000, 1%, 2%, 3%, 5%**

All Other Perils (AOP)	**$1000, $2500, $5000, 1%, 2%, 3%, 5%**
MINIMUM DEDUCTIBLES	
Windstorm, Hail, or Wind Driven Rain	**East & Central Regions: Minimum $2500** **West Region: 1% subject to a $2,500 minimum** **(Wind/Hail deductible must be equal or greater than AOP deductible)**
All Other Perils (AOP)	**Minimum $1000**
MANDATORY ENDORSEMENTS	
Animal Liability Exclusion	**Added when potentially dangerous animal resides on residence premises with insured(s) signature**
Cosmetic Hail Loss Limitation for Other Structures	**The maximum payout is 2% of the Dwelling coverage limit**
Functional Replacement Cost Loss Settlement	**Automatically applies to dwellings built prior to 1960**
Home-Sharing Host Activities Amendatory Endorsement	**Limits coverage when the loss arises out of or results from home-sharing host activities**
Specified Building Exclusion Endorsement	**Coverage may be excluded for other structures located on residence premises with insured(s) signature**
Roof Systems Payment Schedule* ***Mandatory for roofs 15+ years old.**	**Roof systems coverage and premiums are reduced by depreciation schedule.**
OPTIONAL ENDORSEMENTS	
Equipment Breakdown Coverage	**Provides limited coverage of up to $100,000 for equipment breakdown losses with a $500 deductible.**
Full Liability Limits for Covered Animals	**Increases liability limit on animals from $25,000 to the amount of liability shown on Declarations page**
Homeowners Amendatory Endorsement 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.** **Liability Coverage: Extends "bodily injury" to include "personal injury", such as false arrest, wrongful eviction, slander, libel, violation of privacy rights; up to $100,000 for cyberbullying, social media posts and texts.**
Increased Replacement Cost on Dwelling	**25% additional dwelling coverage limit available on endorsement.** **(Available for homes built in 1960 and after)**
Increased Special Limits on Jewelry, Watches or Furs	**Available (unscheduled) on endorsement in increments of $1,000 up to $5,000 limit**
Inland Flood Coverage	**Coverage options available are $10,000, $15,000, $25,000 and $50,000.** **($500 deductible applies)**
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**

Owned Motorized Golf Cart Physical Loss	**Comprehensive and/or collision coverage with a $250 deductible. Coverage limits are available from $2,500 to $10,000.**
Personal Property Replacement Cost	**Available**
Pet Coverage	**$500 coverage limit available on endorsement**
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**
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**

Region	Counties
East	Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Polk, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Washinton
Central	Bedford, Cannon, Cheatham, Clay, Coffee, Davidson, DeKalb, Dickson, Fentress, Franklin, Giles, Grundy, Hickman, Houston, Humphreys, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Overton, Perry, Pickett, Putnam, Robertson, Rutherford, Smith, Stewart, Sumner, Trousdale, Van Buren, Warren, Wayne, White, Williamson, Wilson
West	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Lake, Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, Weakley

This is only an overview of the product features. Always refer to the actual policy language to determine the full extent of coverage under a policy. **(rev. Sept 2026)**