

# Homeowners Program

## Put out the welcome mat for new business

To make you feel right at home with us, we offer coverage utilizing ISO forms. The HO-3, HO-4, HO-6, and HO-8 are all available. So whether you're trying to place coverage for a one- or two-family owner-occupied or owner-secondary home, a renter, or a condominium unit owner, **we have what you need!**

Automatic coverage for:

- Personal Property
- Comprehensive Personal Liability
- Medical Payments
- Other Structure Coverage
- Loss of Use

Also available:

- Extended Replacement Cost
- Identity Fraud Expense
- Water Back-Up and Sump Discharge or Overflow
- Extended Liability Coverage for rental properties or a secondary residence
- Builder's Risk/Course of Construction
- In-Home Business in some states
- Personal Injury
- Loss Assessment

Having difficulty with other markets? Not with us! We specialize in risks with:

- Prior losses
- Prior declinations
- Lower value homes in good condition
- Higher value homes
- No prior insurance
- New purchases
- Homes in distressed markets



**Wipe your feet on the competition.  
Call us for more information today.**