

## OPTIONAL COVERAGES WORKSHEET

### Optional Coverages You May Want to Consider

Here's a sampling of additional home insurance coverages you can add on to your policy for additional charge. Check the ones that apply to you and use this list when you talk to an agent about your home insurance needs. For a complete list, connect with your agent and discuss the best protection options for your home.

#### PEACE OF MIND

- Identity Fraud Expense Coverage**  
Reimburses you up to \$25,000 for expenses associated with identity restoration. Applies to all members of the insured's household who are related by blood, marriage, or adoption. The limit applies per insured. Identity resolution services are available from a third-party vendor at no additional cost.
- Increased Personal Injury**  
Adds liability coverage for libel, defamation or slander. Aggregate limit applies (e.g., \$300,000 limit per policy term). Personal Liability Umbrella coverage may be suggested as well.
- Earthquake Coverage**  
Coverage for dwelling, other structures and personal property is available. Losses are subject to earthquake percentage deductible for each coverage selected. State-specific deductibles (UT) are 15%, 20% and 25%.
- Whirlpool, Hot Tub, or Spa Coverage**  
Protection against damage from freezing.
- Pier, Wharf, and Boat Dock Collapse Coverage**  
Provides coverage for weight of rain, ice or snow. Wave action is not covered.
- Sewer Back-up, Septic Back-Up and Sump Overflow Coverage**  
This coverage is designed to mitigate the cost of repairs caused by water leaking into a home due to a backed-up drain or an overflowing sump.
- Structures Away from Home**  
Protection for your structures away from home such as buildings on hunting land owned. Coverage up to \$5,000 applies for theft of contents in the enclosed and locked structure.

#### BACK TO NORMAL

- Roof Replacement Cost Coverage for Windstorm and Hail**  
Provides eligible policies with roof replacement cost coverage for roofs of the dwelling and other structures damaged by windstorm or hail. Roof must be in good condition and the age of roof must be 15 years or less if the roof covering is shingles and 30 years or less if the roof covering is metal, concrete or clay tile.
- Matching Undamaged Vinyl or Metal Siding Coverage**  
If you have undamaged siding coverage, this coverage will reimburse you for up to \$20,000 of the costs for replacing the remaining undamaged siding so everything matches.

#### YOUR DREAM HOME

- Increased Building Limit Coverage**  
For example, you insure your house at \$100,000, you could get up to \$120,000 coverage if you're insured to value.
- Dwelling Under Renovation, Repair or Remodeling Coverage**  
Provides theft coverage for building remodeling materials. Up to 60 days of coverage for hydrostatic pressure (for collapse of basement walls) and theft of building materials and other personal property. May not be necessary for minor renovations. Premium is fully earned for this coverage.
- New Dwelling Under Construction Coverage**  
Provides theft coverage for new construction building materials. Provides coverage for hydrostatic pressure (for collapse of basement walls) and theft of building materials and other personal property.
- Original Construction Coverage**  
For homes built 1940 or prior this provides coverage to allow a restored / renovated home built in 1940 or earlier to be repaired with comparable kind and quality of construction at the time of loss (e.g., lath and plaster walls, glass doorknobs).

## YOUR PERSONAL BELONGINGS

- Personal Property Replacement Cost Coverage**  
Changes the valuation method for most items covered under Coverage C – Personal Property from Actual Cash Value (ACV) to Replacement Cost Value (RCV).
- Itemized Personal Property Coverage**  
Broadens coverage for a single item such as: jewelry, computers and home electronics, furs and garments, musical instruments, fine arts and antiques, bicycles, cameras, and collectible items. Deductible options range from \$0 to \$2,500. Blanket coverage is available for collectible items, golf equipment and tools and equipment.
- Jewelry, Gemstones, Watches and Furs Coverage**  
Provides open-peril coverage for jewelry, gemstones, watches and furs with two options available. Standard policy deductible applies (minimum of \$1,000).
- Pet Coverage**  
Provides up to \$1,000 for veterinarian or funeral expenses for your pet as a result of a covered loss like fire or lightning, windstorm or hail.
- Limited Livestock Coverage**  
Anyone with eligible livestock or other farm animals must have this coverage to protect their liability. In addition, coverage for the animal(s) (e.g., horses, sheep, goats) is available on a scheduled or blanket basis.

## SPECIAL FAMILY NEEDS

- Family Member Occupying the Dwelling Coverage**  
Allows a property policy to be written for an insured that lives rent-free in a home owned by his or her parent or child at no additional cost. Student housing is not allowed.
- Additional Insured – Trust Coverage**  
Adds a family trust to the policy as an additional insured. It provides both property and liability coverage for the trust and trustee at no additional cost.
- Nursing/Assisted Living Facility Personal Property and Liability Coverage**  
Provides up to \$15,000 renter-type coverage for a family member in an assisted living or nursing home. The facility must be located in an American Family operating state.

## HOME BUSINESS

- Additional Premises Liability Coverage**  
This endorsement can be used to extend liability coverage to one- or two-family rental units or seasonal/secondary homes and other buildings.
- Home Day Care Coverage**  
Required when 1–6 children are being cared for at the residence premises; relatives (e.g., niece) of the insured are not included in the total number of children.
- Landlord's Coverage**  
Must be added for an owner-occupied two-family dwelling. Provides fair rental value and may increase rental furnishings to up to \$15,000.
- Limited Home Business Coverage**  
Must be added when insured maintains an eligible, incidental business on the residence premises. Examples of eligible home business include teacher for home art/music studio, merchandise sales, or photographer with no employees.
- Rented Farmland Liability Coverage**  
Needed for an insured who owns farmland (up to 500 total acres) with no buildings that is rented to others for the purposes of farming.
- Temporary Rental to Others Coverage**  
Needed if you temporarily rent your home for up to 62 days. Provides theft and vandalism coverage for dwelling and contents.

## YOUR HOME AWAY FROM HOME

- Additional Owners Coverage**  
Needed when there are more than two owners of the property; allows up to six owners including the named insureds.
- Pier, Wharf, and Boat Dock Collapse Coverage**  
Provides coverage for weight of rain, ice or snow. Wave action is not covered.