

# Buying your first home can be overwhelming.



**Well, you've come to the right place.**

Understanding the ins and outs of Homeowners Insurance can be overwhelming and confusing — so we've simplified the process by providing you with questions that matter so you can customize coverage to fit your needs. Owning a home has its own stresses, let us help with the ones related to insurance and risk.

## Homeowners Insurances to Consider:

**Replacement Cost Coverage:** covers the cost to repair and replace damaged possessions without deducting for depreciation.

**Open and Special Perils:** provides the broadest list of perils which can cause damage to your property. It is sometimes called Special Form Coverage.

**HO-3:** this is the most widely available type of policy and is generally the minimum coverage required to secure a mortgage. It covers a broad range of property types, but only provides limited coverage for your personal belongings.

**Flood Insurance:** specifies coverage against property loss from flooding. This is one of the more confusing forms of insurance. Be sure to ask for details about what is and is not covered when speaking with one of our insurance specialists.

**Liability Insurance:** protects homeowners from accident claims that occur on their property.

**Umbrella Coverage:** provides an additional layer of personal liability protection.

You might not need every form of insurance listed here and you might need coverage for things not listed here. To find out, let's have a quick chat. We'll help you understand the specifics of the insurances for your new home.

Visit: [www.UnitedInsurance.net](http://www.UnitedInsurance.net) or call 1.800.734.2333

Note: This checklist is for information purposes only. It is not intended as advice or recommendation. Completing the checklist does not imply coverage of risk.

## Questions You May Have:

Do you want to be sure your assets will be repaired or replaced without depreciation costs if they are damaged?  
If yes: Ask about **Replacement Cost Coverage**.

Do you have items of value or collections, such as jewelry, guns or furs?  
If yes: Ask about **Scheduling** these items in your policy.

Do you want broader coverage for your personal possessions than the standard home policy?  
If yes: Ask about **Open and Special Perils**.

Do you want the broader form of homeowners insurance?  
If yes: Ask about **HO-3 Insurance**.

Is your property in a flood zone?  
If yes: Ask about **Flood Insurance**.

Do you want protection against lawsuits for injury or other third-party insurance claims?  
If yes: Ask about **Liability Insurance**.

Do you want want higher limits in the event you are involved in a serious auto or home loss.  
If yes: Ask about **Umbrella Coverage**.



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