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Checklist for Homeowners Insurance

	Events or Perils	Dwelling (the structure itself) Coverage A	other structures (like a detached garage or shed) Coverage B	Personal property Coverage C	Loss of Use (Outside living expenses) Coverage D	Personal Liability (if you're legally responsible for injuries or property damage to others) Coverage E	Medical Payments to Others (Pays medical expenses if someone is injured on your property, regardless of fault) Coverage F
<input type="checkbox"/>	Fire or lightning	Yes (What's Covered)					
<input type="checkbox"/>	Windstorm or hail						
	Storms/Rain						
<input type="checkbox"/>	Explosion						
<input type="checkbox"/>	Riots or civil commotion						
<input type="checkbox"/>	Damage caused by aircraft						
<input type="checkbox"/>	Damage caused by vehicles						
<input type="checkbox"/>	Smoke						
<input type="checkbox"/>	Vandalism or malicious mischief						
<input type="checkbox"/>	Theft						
<input type="checkbox"/>	Volcanic eruption						
	Typical Optional Coverages						
<input type="checkbox"/>	Water damage (like from plumbing or floods)	No (What's NOT Covered)					
<input type="checkbox"/>	Falling objects or Falling trees						
<input type="checkbox"/>	Weight of snow or ice						
<input type="checkbox"/>	Power surge damage						

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<input type="checkbox"/>	Accidental discharge or overflow of water/steam from plumbing, HVAC, or appliances						
<input type="checkbox"/>	Sudden tearing, cracking, or bulging of a steam or hot water heating system, A/C, or appliance						
<input type="checkbox"/>	Freezing of plumbing or related systems						
	Typical Exclusions						
<input type="checkbox"/>	Earthquake	No (What's NOT Covered)					
<input type="checkbox"/>	Flood						
<input type="checkbox"/>	Neglect						
<input type="checkbox"/>	War or nuclear hazard						
<input type="checkbox"/>	Mold (usually limited or excluded)						
<input type="checkbox"/>	Government action						
<input type="checkbox"/>	Wear and tear						
<input type="checkbox"/>	Pest infestations						
<input type="checkbox"/>	Tornadoes						

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		HO-1 (Basic coverage)					
<input type="checkbox"/>	Above 16 named perils	Yes	Yes	Not always	Not always	Not always	Not always
<input type="checkbox"/>	Optional Coverages						
<input type="checkbox"/>	Exclusions						
<input type="checkbox"/>	Endorsements						
		HO-3 (Coverage with named perils and explicitly excluded perils)					
<input type="checkbox"/>	Above 16 named perils	Yes (Open perils (broad protection))	Yes	Yes (Named perils (can be upgraded))	Yes	Yes	Yes
<input type="checkbox"/>	Optional Coverages						
<input type="checkbox"/>	Exclusions						
<input type="checkbox"/>	Endorsements						
		HO-5 (Coverage with open perils and covering any risk not explicitly excluded)					
<input type="checkbox"/>	All the above covered perils	Yes	Yes	Yes	Yes	Yes	Yes

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<input type="checkbox"/>	Above 16 named perils						
<input type="checkbox"/>	Optional Coverages						
<input type="checkbox"/>	Exclusions						
<input type="checkbox"/>	Endorsements						
		Endorsements (also called riders, floaters, or add-ons)					
	Scheduled Personal Property Endorsement (e.g., jewelry, art, antiques, collectibles, musical instruments, firearms)						
	Water Backup/Sump Overflow Endorsement						
	Flood Insurance Endorsement						
	Earthquake Insurance Endorsement						
	Ordinance or Law Coverage						
	Identity Theft Endorsement						
	Home Business Endorsement						
	Inflation Guard Endorsement						
	Personal Injury Endorsement						

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	Replacement Cost on Personal Property						
	Green Home/Environmental Upgrade Endorsement						
	Equipment Breakdown Endorsement						
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