# A Consumer's Guide to Homeowner's Insurance in the State of Hawaii Insurance Division, State of Hawaii Department of Commerce and Consumer Affairs 335 Merchant Street, Room 213 Honolulu, Hawaii 96813 Phone: 808-586-2809

#### **GENERAL INFORMATION**

Homeowner's insurance is not required by law in Hawaii. Your lender, however, may require insurance on your home for the duration of your mortgage. Homeowner's insurance provides protection for your dwelling, personal property, and on-site buildings if damaged or destroyed by a covered peril. Perils are events (i.e. fire and explosion) which cause damage to property. Aside from property coverage for your home and outbuildings, each policy usually contains four additional coverages: personal property, additional living expenses, personal liability, and medical payments.

This guide provides a general overview of homeowner's insurance in Hawaii and is not intended to replace reviewing your policy. Keep in mind, insurers may have varying definitions of policy language and charge different rates for the same coverage. We encourage you to review your policy with your insurance agent to ensure your current provisions best suit your coverage needs.

#### TYPES OF HOMEOWNER'S INSURANCE POLICY FORMS

While coverage descriptions may vary, most insurers use one or more of the following policy forms. Comprehensive Form (HO-5), not listed, provides the broadest coverage but is uncommon.

# BASIC FORM (HO-1)

Named peril coverage: fire, lightning, windstorm excluding hurricane, hail, explosion, vandalism or malicious mischief, damage by vehicles, aircraft and riots. Since few homeowners select this limited policy, many insurers no longer offer Form HO-1.

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## **HOMEOWNER'S POLICY FORMS**

#### **BROAD FORM (HO-2)**

In addition to the Basic Form (HO-1) coverages, this form also insures a home and personal property for collapse or damage from falling trees and other objects, and (under certain conditions) from steam and water damage.

Generally, as coverage increases so does your premium

#### SPECIAL FORM (HO-3)

Open peril coverage excluding the following: flood, surface water, sewer backups, tidal waves, earthquakes, landslides, war, nuclear radiation, and hurricane. Personal property only covered for the same perils as the Broad Form (HO-2).

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# RENTER'S POLICY FORM

# **CONTENTS BROAD FORM (HO-4)**

This policy provides renters personal property protection against the same perils as the Broad Form (HO-2) and includes personal liability protection.

Unlike the other policy forms, the renter's HO-4 form only incorporates coverages C through F.

# **UNIT-OWNER'S POLICY FORM**

#### **CONDO OWNERS FORM (HO-6)**

This condominium and townhouse unit owners form offers coverage for personal property and interior finishes. The condo association typically purchases a separate policy that covers the building (including common walls and grounds) and associated liability.

#### **POLICY COVERAGES**

Every homeowner's policy (except for HO-4) includes the following six coverages. If your policy's standard coverage is inadequate, endorsements may offer specialized coverage to meet your needs.

_	Coverage A:	Covers main house damage. The coverage limit is typically set at or near the replacement cost of the home. For Condo Unit-Owners (HO-6), limit usually the declared value by insured.
		Covers damage to other structures on the lot, such as detached garages/carports and storage sheds.
		Covers damage to or loss of personal property.
တ	Coverage D:	Covers additional living expenses (incurred by the insured) to continue the "normal" standard of living when the house cannot be occupied due to a covered loss.

Coverage E: Covers personal liability exposures. Protects against a claim/lawsuit resulting from (non-auto & non-business) bodily injury or property damage to others caused by your negligence.

Coverage F: Regardless of who is at fault, this coverage pays for reasonable medical expenses for persons (other than you or residing family members) accidentally injured on your property.

#### **TYPES OF VALUATION**

Replacement cost is the amount necessary to replace, rebuild, or repair your home/property without deducting for depreciation. Depreciation is the decrease in an asset's value due to age, obsolescence, and/or "wear and tear." Many insurers require policyholders to insure their homes for at least 80% of its replacement value.

Actual cash value (ACV) is the cost to replace, rebuild, or repair your home/property after deducting for depreciation. Most homeowner policies cover personal property on an ACV basis.

## PREMIUM DEVELOPMENT CONSIDERATIONS (VARIES BY INSURER)

Your premium may be based on, but not limited to, the following factors: type of construction, loss prevention devices, public protection class, deductible level, amount of insurance, and policy form.

#### **BUYING INSURANCE FOR YOUR HOME**

The key to insurance comparison shopping is identifying your desired deductible levels, coverage limits and provisions before getting premium quotes. Once your ideal policy parameters are selected, the quotes you receive should be on an "apples to apples" comparative basis. After obtaining multiple premium quotes, your personal preference dictates the importance of the following considerations: premium cost, service and financial stability. Generally, financial ratings from reputable sources (i.e. A.M. Best and Moody's) indicate an insurance company's financial "heath" and ability to pay claims. Note: if your agent only represents one insurance company, you may need to contact an independent agent to obtain competing quotes.



25623

25658

DNW = Does Not Write

The Phoenix Insurance Company

The Travelers Indemnity Company

The Hawaii Insurance Division of the Department of Commerce and Consumer Affairs provides this sample premium comparison of licensed insurance companies transacting Homeowners insurance in Hawaii as part of our continuing effort to assist and educate consumers.

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	OAHU - SAMP	LE ANNUAL (	COND	O UN	IT-C	WNER	S PR	EMIU	MS					
HO POI	LICY (HO-6) ASSUMPTIONS				BU	LDING	CHAR	ACTE	RIST	ICS				
	/Interior: \$125,000 (Replacement) erage D: 40% of Coverage C	Year Built: Construction:		1972 vvood (Single-wall)					pie-v	vaii)	2000 masonry (UNIU)			
Section II	(Liability): \$310,000	Roof:	Hip, a	asphal	t shi	ngle	Gabl	e, asp	halt s	hingle	Flat, torched membrane			
De	ductible: \$500	Elevation:	15' al	bove s	ea-l	evel	15' a	bove s	ea-le	vel	15' above sea-level			
		Add'l Factors:						ary res			Primary residence;			
			No cl	aims i	n 5 y	rs.	No c	laims i	n 5 yı	rs.	No cl	aims i	n 5 yrs	S.
NAIC	Insurance Compan	,	Publi	c Prote	ction	Class*	Pub	lic Prote			Publi	ic Prote	ction C	class*
Co. Code	modrance compan,	/		3		10		3 10		10	3		1	0
25941	United Services Automobile Assoc	iation	\$	57	\$	63	\$	57	\$	63	\$	56	\$	58

	-	Add'l Factors:	Primary res		Primary res		Primary residence; No claims in 5 yrs.				
NAIC	T		Public Prote	ection Class*	Public Prote	ction Class*	Public Protection Class				
Co. Code	Insurance Company	′	3	10	3	10	3	10			
25941	United Services Automobile Assoc	iation	\$ 57	\$ 63	\$ 57	\$ 63	\$ 56	\$ 58			
25968	USAA Casualty Insurance Compar	ıy	83	92	83	92	79	84			
21253	Garrison Property and Casualty Ins	s. Co.	83	92	83	92	79	84			
18600	USAA General Indemnity Company	<del></del>	113	125	113	125	107	115			
10677	The Cincinnati Insurance Company	/	256	477	256	477	254	469			
12767	Hawaiian Insurance & Guaranty Co	Ltd.	321	643	270	540	289	482			
37265	DTRIC Insurance Company, Ltd.		279	539	279	539	253	411			
10938	First Security Insurance of Hawaii,	Inc.	444	694	282	440	196	332			
12873	Privilege Underwriters Reciprocal Exchange	je	308	770	308	770	277	693			
26298	Metropolitan Property & Casualty I	ns. Co.	308	352	308	352	308	352			
25143	State Farm Fire and Casualty Com	pany	315	347	315	347	315	347			
41742	First Insurance Company of Hawai	i, Ltd.	266	540	325	660	294	497			
10759	Universal North America Insurance	Co.	331	624	331	624	303	476			
14432	Family Security Insurance Co., Inc.		345	DNW	345	DNW	314	DNW			
11689	Island Premier Insurance Co., Ltd.		373	733	373	733	340	555			
41734	First Indemnity Ins. of Hawaii, Inc.		378	766	378	766	341	577			
41726	First Fire and Casualty Ins. of Haw	aii, Inc.	378	766	378	766	341	577			
23035	Liberty Mutual Fire Insurance Co.		391	442	391	442	391	442			
10861	Universal Property & Casualty Ins.	Co.	406	809	406	809	366	611			
22853	Tradewind Insurance Co., Limited		415	820	415	820	379	618			
21105	North River Insurance Company		430	715	430	715	394	611			
19410	Commerce & Industry Insurance C	0.	437	794	437	794	401	705			
41459	Armed Forces Insurance Exchange	<del>)</del>	443	878	443	878	399	664			
15598	Interinsurance Exchange of the Automobile	Club	459	525	459	525	459	525			
19615	American Reliable Insurance Co.		462	908	462	908	418	685			
19232	Allstate Insurance Co.		471	540	471	540	471	540			
21113	United States Fire Insurance Co.		479	807	479	807	437	684			
12502	DB Insurance Co., Ltd. (U.S. Brand	:h)	479	929	479	929	431	699			
22845	Island Insurance Co., Limited		490	964	490	964	442	729			
29068	IDS Property Casualty Insurance		560	560	560	560	560	560			
25180	Stillwater Insurance Company		706	782	706	782	706	782			
13056	RLI Insurance Company		761	1,531	761	1,531	583	984			
20281	Federal Ins co		775	1,434	775	1,434	775	1,434			
20346	Pacific Indemnity Co		775	1,434	775	1,434	775	1,434			
31348	Crum & Forster Indemnity Co.		824	1,403	824	1,403	753	1,190			

1,380

1,380

2,702

2,702

1,380

1,380

2,702

2,702

1,248

1,248

#### OAHU - SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY PREMIUMS

Hurricane insurance supplements your homeowner's policy by covering property damage due to hurricanes. For information about homeowner's hurricane insurance, please visit www.hawaii.gov/dcca/ins/hurricane-insurance.html

I	HURRICANE POLICY	BU	JILDI	ING CHARACTERIST	ICS (same as CONDO	OWNERS)				
	s/Interior: \$125,000 eductible: DED (below)	Construction Wind R Devices R = Resistive	_	Wood (Single-wall) None	Wood ( <b>Double-wall</b> ) Hurricane roof clips Foundation anchors	Masonry (CMU) Hurricane roof clips				
NAIC Co. Code	Insurance Company	-								
31461	Dorchester Insurance Co.	29	%	\$ 255	\$ 51	\$ 50				
25968	USAA Casualty Insurance Compa	any 2°	%	94	65	57				
21253	Garrison Property and Casualty I	ns. Co. 2º	%	94	65	57				
29068	IDS Property Casualty Insurance	59	%	65	65	65				
25941	United Services Automobile Asso	ciation 2°	%	111	77	69				
18600	USAA General Indemnity Compa	ny 2°	%	122	85	75				
11932	White Pine Insurance Company	20	%	110	110	110				
10887	Coastal Select Insurance Compa			494	116	119				
10861	Universal Property & Casualty Ins	s. Co. 2 <sup>o</sup>	%	146	124	65				
12573	Centauri Specialty Insurance Co.	20	%	196	140	147				
41459	Armed Forces Insurance Exchange	ge 2°	%	147	147	60				
10799	GeoVera Insurance Company	20	%	640	152	154				
11026	Zephyr Insurance Company	20	%	602	153	143				
12767	Hawaiian Insurance & Guaranty (	Co Ltd. 20	%	360	156	101				
14432	Family Security Insurance Co., In			352	177	151				
12873	Privilege Underwriters Reciprocal Excha	nge 2°	%	693	183	211				
20338	Palomar Specialty Insurance Cor			519	192	148				
12502	DB Insurance Co., Ltd. (U.S. Brai			347	198	135				
25623	The Phoenix Insurance Company	29	%	200	200	200				
25658	The Travelers Indemnity Compar	y 2º	%	200	200	200				
19410	Commerce & Industry Insurance	Co. 29	%	257	203	182				
19615	American Reliable Insurance Co.	20	%	261	229	178				
25143	State Farm Fire and Casualty Co			243	243	214				
37273	AXIS Insurance Company	20	%	583	266	212				
10759	Universal North America Insurance	ce Co. 2º	%	719	300	188				
25180	Stillwater Insurance Company	29		314	314 342					
15598	Interinsurance Exchange of the Automob			723	236					
13056	RLI Insurance Company	20	%	1,332	1,267	1,102				

#### OAHU - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED

2,040

2,040

	CAIR - CARRIE LE CONDO CRIT-CHIERCE WITH HOUNDARE COVERAGE INCLUDED														
	Assumptions and Dwelling Characteristics Same as Above														
NAIC Co. Code	Insurance Company	Public Protect	ction Class*	Public Prot	ection Class*	Public Prot	tection Class*								
30104 18279	Hartford Underwriters Insurance Co. Bankers Standard Insurance Co.	\$ 918 1,322	\$ 1,652 2,363	\$ 918 1,322	\$ 1,652 2,363	\$ 826 1,218	\$ 1,386 2,103	<<<<<	These sample premiums INCLUDE Hurricane coverage						

#### SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE CONDOMINIUM UNIT-OWNERS PREMIUM

Your Condominium insurance premium may be affected by, but not limited to, the following considerations: coverage limits, deductible levels, loss preventative devices (i.e. security system) and previous claims. Each insurer may have unique rating factors associated with these risk classifications so your current or quoted premium could vary from these sample indications. Please contact your agent to obtain quotes that account for your home's specific attributes and desired coverage provisions.

#### \*WHAT IS A PUBLIC PROTECTION CLASSIFICATION?



DNW = Does Not Write

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#### SAMPLE ANNUAL CONDO UNIT-OWNERS PREMIUMS

CONDO	OWNERS POLICY (HO-6) ASSUMPTION							BUILDIN	IG CHA	RACTEI	RISTIC	ASSUM	PTIONS						
	overage C: \$125,000 (Replacement)	Year Built:         1972         Year Built:         2000         Year Built:         2000																	
	overage D: 40%				!						ve sea-l							1	
	Deductible: \$500			15' abov				_				15' abov							
	II (Liability): \$310,000	Const		Wood (				Consu			Double-			Consu		Masonry Flat. tore			_
Occilor	111 (Elability).		R001:	Hip, asp	onait sni	ngie			ROOI:	Gable, a	asphalt :	sningie				,			,
			Add'l:	Primary	residen	ce,			Add'l:	Primary	residen	ice,			Add'l:	Primary	ry residence,		
				no clain	ns in 5 y	rs.				no clain	ns in 5 y	rs.				no claim	ns in 5 y	rs.	
NAIC	_		Publ	ic Prote	ction Cla	ass*			Publ	ic Prote	ction Cla	ass*			Publ	ic Prote	ction Cla	ass*	
Co. Code	Insurance Company	4	5	6	7	9	10	4	5	6	7	9	10	4	5	6	7	9	10
	United Services Automobile Association	\$ 50	\$ 52	\$ 54	\$ 54	\$ 59	\$ 59	\$ 50	\$ 52	\$ 54	\$ 54	\$ 59	\$ 59	\$ 45	\$ 47	\$ 48	\$ 48	\$ 52	\$ 52
	USAA Casualty Insurance Company	72	\$ 52 74	78	78	\$ 59 86	\$ 59 86	72	74	\$ 54 78	78	\$ 59 86	86	65	67	\$ 46 69	\$ 46 69	75	75
21253		72	74	78	78	86	86	72	74	78	78	86	86	65	67	69	69	75	75
	USAA General Indemnity Company	96	100	105	105	117	117	96	100	105	105	117	117	86	89	93	93	101	101
	First Security Insurance of Hawaii, Inc.	350	352	353	418	556	694	222	224	224	265	353	440	199	200	203	205	288	332
10938	The Cincinnati Insurance Company	256	256	256	301	353	477	256	256	256	301	353	477	254	254	254	301	352	469
12767	Hawaiian Insurance & Guaranty Co Ltd.	321	321	321	384	513	643	270	270	270	322	432	540	289	289	289	289	418	482
	DTRIC Insurance Company, Ltd.	279	279	279	279	436	539	279	279	279	279	436	539	253	253	253	253	357	411
	Privilege Underwriters Reciprocal Exchange	308	308	308	401	462	770	308	308	308	401	462	770	277	277	277	361	416	693
	Metropolitan Property & Casualty Ins. Co.	308	325	325	339	352	352	308	325	325	339	352	352	308	325	325	339	352	352
25143		315	326	326	332	347	347	315	326	326	332	347	347	315	326	326	332	347	347
	First Insurance Company of Hawaii, Ltd.	270	273	276	326	434	540	330	333	337	398	530	660	297	300	303	307	431	497
	Universal North America Insurance Co.	331	331	331	389	505	624	331	331	331	389	505	624	303	303	303	303	418	476
	Family Security Insurance Co., Inc.	348	350	353	413	533	DNW	348	350	353	413	533	DNW	316	321	324	327	442	DNW
11689		373	373	373	445	588	733	373	373	373	445	588	733	340	340	340	340	483	555
41734	First Indemnity Ins. of Hawaii, Inc.	383	387	391	462	615	766	383	387	391	462	615	766	345	349	352	356	500	577
	First Fire and Casualty Ins. of Hawaii, Inc.		387	391	462	615	766	383	387	391	462	615	766	345	349	352	356	500	577
	Liberty Mutual Fire Insurance Co.	391	407	407	422	442	442	391	407	407	422	442	442	391	407	407	422	442	442
10861	Universal Property & Casualty Ins. Co.	410	414	418	493	651	809	410	414	418	493	651	809	370	374	378	382	532	611
22853	Tradewind Insurance Co., Limited	415	415	415	498	655	820	415	415	415	498	655	820	379	379	379	379	535	618
	North River Insurance Company	430	430	430	430	591	715	430	430	430	430	591	715	394	394	394	394	537	611
	Commerce & Industry Insurance Co.	437	437	437	508	651	794	437	437	437	508	651	794	401	401	401	473	598	705
	Armed Forces Insurance Exchange	446	450	454	536	708	878	446	450	454	536	708	878	402	406	414	417	580	664
	American Reliable Insurance Co.	462	462	462	550	729	908	462	462	462	550	729	908	418	418	418	418	597	685
	Interinsurance Exchange of the Automobile Club	473	487	489	492	525	525	473	487	489	492	525	525	473	487	489	492	525	525
	United States Fire Insurance Co.	479	479	479	479	664	807	479	479	479	479	664	807	437	437	437	437	603	684
	Allstate Insurance Co.	484	504	506	506	540	540	484	504	506	506	540	540	484	504	506	506	540	540
	DB Insurance Co., Ltd. (U.S. Branch)	485	490	495	587	744	929	485	490	495	587	744	929	438	442	447	587	607	699
	Island Insurance Co., Limited	490	490	490	586	774	964	490	490	490	586	774	964	442	442	442	442	634	729
	IDS Property Casualty Insurance	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560	560
25180		706	706	706	706	782	782	706	706	706	706	782	782	706	706	706	706	782	782
	RLI Insurance Company	765	774	783	926	1.227	1.531	765	774	783	926	1.227	1,531	588	596	604	606	853	984
31348	Crum & Forster Indemnity Co.	824	824	824	824	1.149	1,403	824	824	824	824	1.149	1,403	753	753	753	753	1.043	1,190
20281	Federal Ins co	1.013	1,013	1,153	1.153	1,434	1,434	1,013	1.013	1.153	1.153	1,434	1,434	1.013	1.013	1.153	1.153	1,434	1,434
	Pacific Indemnity Co	1,013	1,013	1,153	1,153	1,434	1,434	1,013	1,013	1.153	1,153	1,434	1,434	1,013	1,013	1,153	1,153	1,434	1,434
25623	The Phoenix Insurance Company	1,380	1,380	1,380	1,644	2.174	2,702	1,380	1,380	1,380	1.644	2.174	2,702	1,248	1,248	1,248	1,100	1,776	2,040
	The Travelers Indemnity Company	1.380	1,380	1.380	1.644	2.174	2.702	1,380	1,380	1.380	1.644	2.174	2.702	1.248	1,248	1,248	1,248	1,776	2.040
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# SAMPLE ANNUAL CONDO UNIT-OWNERS HURRICANE ONLY PREMIUMS

Hurricane insurance supplements your homeowner's policy by covering property damage due to hurricanes. For information about homeowner's hurricane insurance, please visit www.hawaii.gov/dcca/ins/hurricane-insurance.html

	WWW.namam.gov/acc	a mornamo	mound	100.111.111				
HURRIC	ANE POLICY ASSUMPTIONS	DWELLING CH	ARACTE	RISTICS (sa	me as HOM	EOWNERS		
	nts/Interior: \$125,000	Construc		Wood (Single- wall)	Wood (Double- wall)	Masonr y (CMU)		
1	Deductible: DED (below)	Wind R De R = Resis		None	^	^		
			=		<u> </u>			
NAIC Co. Code	Insurance Compa	ny	DED					
29068	IDS Property Casualty Insur	ance	5%	\$ 30	\$ 30	\$ 30		
31461	Dorchester Insurance Co.		2%	255	51	50		
11932	White Pine Insurance Comp	any	2%	110	110	110		
10887	Coastal Select Insurance Co	ompany	2%	494	116	119		
10861	Universal Property & Casualty	Ins. Co.	2%	146	124	65		
12573	Centauri Specialty Insuranc	e Co.	2%	196	140	147		
41459	Armed Forces Insurance Ex	change	2%	147	147	60		
10799	GeoVera Insurance Compar	ny	2%	152	154			
11026	Zephyr Insurance Company		2%	602	153	143		
12767	Hawaiian Insurance & Guar	anty Co Ltd.	2%	360	156	108		
14432			2%	352	177	151		
12873	Privilege Underwriters Reciprocal	Exchange	2%	693	183	211		
20338	Palomar Specialty Insurance	e Company	2%	519	192	148		
12502	DB Insurance Co., Ltd. (U.S	. Branch)	2%	347	198	135		
25623	The Phoenix Insurance Con	npany	2%	200	200	200		
25658	The Travelers Indemnity Co	mpany	2%	200	200	200		
19410	Commerce & Industry Insura	ance Co.	2%	257	203	182		
25968	USAA Casualty Insurance C	Company	2%	304	211	186		
21253	Garrison Property and Casu	alty Ins. Co.	2%	304	211	186		
19615	American Reliable Insurance	e Co.	2%	261	229	178		
25143	State Farm Fire and Casual	ty Company	2%	243	243	214		
25941	United Services Automobile	Association	2%	380	264	232		
37273	AXIS Insurance Company		2%	583	266	212		
18600	USAA General Indemnity Co	ompany	2%	396	275	242		
10759	Universal North America Ins	urance Co.	2%	719	300	188		
25180			314	134				
15598	Interinsurance Exchange of the Au	tomobile Club						
13056	RLI Insurance Company		2%	1,336	1,271	1,107		

<sup>^</sup> Hurricane roof clips

#### NEIGHBOR ISLANDS - SAMPLE CONDO UNIT-OWNERS WITH HURRICANE COVERAGE INCLUDED

	Assumptions and Dwelling Characteristics Same as Above																		
NAIC	Insurance Company		Pub	lic Prote	ction Cl	ass*				Public Protection Class*									
Co. Code	insurance company	4	5	6	7	9	10	4	5	6	7	9	10	4	5 6 7 9	9	10		
30104	Hartford Underwriters Insurance Co.	918	918	918	918	1,340	1,652	918	918	918	918	1,340	1,652	826	826	826	826	1,193	1,386
18279	Bankers Standard Insurance Co.	1,322	1,322	1,322	1,530	1,946	2,363	1,322	1,322	1,322	1,530	1,946	2,363	1,218	1,218	1,218	1,427	1,790	2,103

\*\*\*\*\* hese sample premiums INCLUDE Hurricane coverag

#### SAMPLE PREMIUM VS. YOUR CURRENT OR PROSPECTIVE HOMEOWNERS PREMIUM

The premium cost of your Condominium insurance policy may be affected by, but not limited to, the following considerations: coverage limits, deductible levels, loss preventative devices (i.e. security system) and previous claims. Each insurance company may have unique rating factors associated with these risk classifications so your current or quoted premium could vary from these sample indications. Please contact your insurance agent to obtain quotes that account for your home's specific attributes and desired coverage provisions.

<sup>^^</sup> Foundation anchors