



SMART

COVERAGE TO
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ACCESS THROUGH FOUNDATION & WALLS

This coverage eliminates the \$2000 limit on the costs to tunnel under, cut into, or tear out and replace any part or portion of a foundation; slab; concrete floor, pad or patio, or the like; or the foundation or retaining wall.

If you would like to see about adding this coverage to your policy please call our office to schedule a policy review.



CONTACT:

✉ MONA@SMART-INSURANCEAGENT.COM

📞 323-291-2222

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ZERO-DEDUCTIBLE GLASS

Eliminates the deductible for direct accidental physical loss or damage to glass attached to the insured's dwelling and separate structures.

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LIMITED PLUMBING SYSTEM REPAIR

This coverage provides coverage during a covered water loss up to \$1000 to repair or replace loss or damage only to that specific part of the plumbing system from which the water may have discharged, erupted, released, or overflowed. This limited coverage is subject to the definition of 'plumbing system' in the base policy.

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UTILITY LINE

Provides coverage for direct physical loss or damage to utility lines covered property that is caused by a utility line occurrence to utility line covered property on the residence premises. This Utility Line Coverage Stated Limit is the most we will pay for any one loss regardless of the number of utility line occurrences.

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LANDSCAPING WIND AND HAIL

Section I – Extensions of Coverages in the policy is amended for trees, shrubs, plants and lawns to include the perils of Wind and Hail.

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EMERGENCY MORTGAGE ASSISTANCE

This endorsement provides coverage for mortgage payments if a covered accidental, direct, distinct, and demonstrable, physical loss or damage to the dwelling makes the dwelling uninhabitable.

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WATER BACKUP AND SUMP OVERFLOW

This endorsement provides coverage for Sewer and Drain back-up and sump-pump failure losses, subject to a specified aggregate limit and the deductible listed in the Declarations.

The coverage extends to losses under Coverage A – Dwelling, Coverage B – Separate Structures, Coverage C – Personal Property, and Coverage D – Loss of Use.

Sewer and Drain water damage losses are not covered if they occur as a direct result of the peril of flood. For specific coverage details refer to the endorsement.

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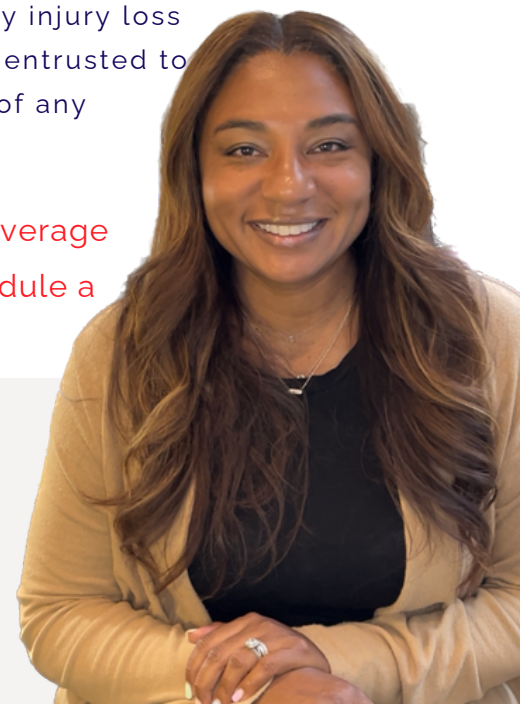
ENDORSEMENT EXCLUDING BODILY INJURY CAUSED BY ANIMALS

This endorsement excludes Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) for bodily injury caused by animals owned by or entrusted to the insured.

Endorsement will be applied at the discretion of the underwriting department.

This exclusionary endorsement may be applied if a bodily injury loss has occurred that was caused by an animal owned by or entrusted to the insured or resulting from the negligent entrustment of any animal by the insured to any other person.

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LIMITED LEAKAGE AND SEEPAGE

This endorsement provides limited coverage for damage for accidental, direct and demonstrable physical deterioration or fungi damage to covered property within the dwelling or a building structure from direct contact with water, but only if the water results from a hidden, accidental, constant or repeating gradual or slow leakage or seepage of water, other than a water – reverse flow, from within any portion of: a plumbing system; a heating or air conditioning system; an automatic fire protection system; or a household appliance. The coverage levels available are \$5,000, \$10,000, and \$25,000.

To be eligible for this endorsement, the follow criteria must be satisfied:

- Endorsement must be purchased within the first 60 days of the inception of the first policy term;
- Age of home must be 20 years or less; and
- The policy has to be a for an owner-occupied home that is not a seasonal or secondary home

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EQUIPMENT BREAKDOWN

Provides coverage for a physical loss or damage caused by, resulting from or consisting of mechanical breakdown, electrical or electronic breakdown; rupture, bursting, bulging, implosion or steam explosion of covered property that results in direct physical damage and requires repair or replacement of all or part of damaged covered property.

Eligibility requirements:

- Maximum insurable Coverage A value for a single dwelling is \$3,000,000
- Coverage must be added at new business or renewal, with the new business or renewal effective date
- Policies with Equipment Breakdown losses within the last 3 years will be reviewed by Underwriting for approval

Any coverage changes must be completed at new business or renewal, with the new business or renewal effective date.

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WORKERS' COMPENSATION

State statutes provide Workers' Compensation coverage for all Private Residence Employees on all Homeowners Package policies. The coverage is compulsory and cannot be waived. The basic package rates include a loading for the Workers' Compensation coverage; however, it is set at a level that anticipates the existence of only an Occasional Private Residence Employee. If the insured has a full-time private residence employee, the application should reflect that fact.

If such is the case, the following definitions and classification codes will apply:

a. **Outservants** (Classification Code 0912) - Persons employed for not less than 10 hours per week, in household domestic service whose principal duties are performed outside the Private Residence Building. The classification includes, but is not limited to, private chauffeurs; employees engaged in cultivating flowers, vegetables, or other agricultural products, provided the insured is not conducting such operations for commercial purposes; and employees engaged in care of lawns, shrubs or grounds surrounding the residence which are maintained exclusively for appearance or recreation. It does not apply to such operations if the private residence is located on property used in whole or in part for farming or dairying.

b. **Inservants** (Classification Code 0913) - Persons employed, for not less than 20 hours per week, in household domestic service whose principal duties are performed inside the Private Residence Building.

The classification includes, but is not limited to, such employees as cooks, laundresses, maids, butlers, seamstresses, nurses, companions, governesses and housekeepers.

Coverage for employees falling into categories (a) and (b) above must be added to the basic policy for an additional premium.

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