



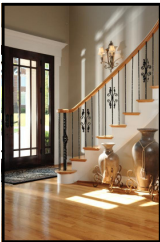
## HOMEOWNERS PROGRAM

**United Frontier Mutual** makes shopping for a **Homeowners Policy** easy. We understand valuation issues and provide solutions to the problems that confront agents and insureds.

Policies may be written:

- Form 1 (Basic), Form 2 (Broad), Form 3 (Special), Form 4 (Tenants) or Form 5 (Comprehensive)
- on an ACV (Actual Cash Value) basis at a minimum of 40% of the RC (Replacement Cost)
- on a RC basis at 80%, 90% or 100% of true RC depending on Form requested
- with Liability limits up to \$1 million per occurrence (with underwriter approval)

United Frontier also offers a solution that covers what most homeowners policies exclude. Our Homeowners Equipment Breakdown Coverage (automatically included on Preferred and Superior Policies) covers all of your important home systems and property due to loss by mechanical or electrical breakdown. That includes appliances, heating and cooling systems, swimming pool equipment, water heaters, well pumps, garden tractors, home security systems, electrical systems, personal computers, home electronics and more.



*“The combination of product, pricing, and ease of doing business makes United Frontier the insurer of choice for Homeowner properties.”*



The Homeowner Program is designed for 1-2 family owner-occupied dwellings. United Frontier offers several different programs for insuring Homeowner properties.

The **Standard Program** offers ACV (Actual Cash Value) and RC (Replacement Cost) options. Coverage may be written using Form 1 (Basic), Form 2 (Broad), or Form 3 (Special). ACV may be written at 40% of RC. RC may be written at 80% of true replacement cost.

The **Preferred Program** offers all of the features of the Standard Program but is designed for the newer, better quality properties. Coverage must be written at 90% RC (minimum) on Form 2 or 3. Eligibility guidelines are more stringent, but the pricing is more competitive to reflect the quality of the risk.

The **Superior Program** is geared to provide coverage for the very best homes. Coverage may be written on Form 2, 3 or 5 but must be written at 100% RC.





As mentioned previously, United Frontier automatically includes Equipment Breakdown Coverage on the Preferred and Superior Programs. The coverage is also available for the Standard Program, but must be endorsed onto the Policy for an additional premium.

Remember, eventually an important piece of equipment *is* going to break down. Don't leave yourself unprotected.



Listed below are the various coverage forms available to you:

**Form 1R (Basic)** - This form provides coverage for:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Smoke
- Aircraft and Vehicles
- Riot or Civil Commotion
- Theft
- Vandalism & Malicious Mischief
- Breakage of Glass



Fire or lightning



Windstorm or hail



Explosion



Riot or civil commotion



Theft



Impact by aircraft



Impact by vehicle



Smoke



Vandalism or malicious mischief



Breakage of glass

**Form 2 (Broad)** - This form expands the causes of loss insured under the Basic Form by adding these perils:

- Burglary Damage
- Falling Objects
- Weight of Ice, Snow or Sleet
- Tearing Apart, Cracking, Burning or Bulging
- Accidental Discharge or Overflow of Water or Steam
- Freezing of Plumbing
- Artificially Generated Electricity
- Collapse / Sinkhole Collapse
- Volcanic Eruption



Falling objects



Weight of ice, snow, or sleet



Sudden water discharge from plumbing or appliances



Sudden tearing/bulging of heating, or cooling systems



Artificially generated electrical current (power surge)



Freezing of plumbing system

**Form 3 (Special)** - Unlike the Basic and Broad Forms which are named peril forms, this form insures against all perils unless they are specifically excluded. However, the insured's personal property is covered for the Broad Form perils. Coverage for accidental discharge or overflow of water and steam is expanded and there are no exclusions for antennas, outdoor equipment, fences, or awnings from the peril of falling objects on this form.



**Form 4 (Contents Broad Form)** -This form (also referred to as Tenants Broad Form) insures personal property for tenants on a Broad Form basis.

**Form 5 (Comprehensive Form)** -This form covers the Dwelling, Other Structures and the Contents therein on an all-risk (with limited exclusions) basis. Another great feature of this form is that they are all covered at Replacement Cost.

A very important component of every Homeowner Policy is **Section II-Liability Coverages**. This section includes **Coverage E—Personal Liability** and **Coverage F—Medical Payments to Others**.

**Personal Liability** can respond if a claim is made or a lawsuit is initiated against you for damages of bodily injury or property damage caused by an occurrence for which you may be legally liable. This can be something as simple as the neighbor's child being injured on your property.

**Coverage F** applies even if the accident is not your fault and provides a much lesser limit of coverage for necessary medical expenses.

\$100,000 of Coverage E and \$500 of Coverage F are automatically included on United Frontier's Homeowner Policy, but higher limits may be purchased. Up to \$1 million of Coverage E is available with underwriter approval.



There are many other coverages that are included on your policy. It is United Frontier's suggestion that you discuss these forms and our numerous optional coverages (i.e. fine arts coverage) in more detail with your agent in order to customize a policy that fits you and your family's needs.



***United Frontier—Protecting Your Home  
(so you can focus on other things)***

*Disclaimer: There are exclusions that exist on all Homeowner policies (regardless of carrier) that your agent should make you aware of.*