

# Homeowner's Insurance (HO-3)



A Homeowner's Insurance Policy covers your home and personal property against loss from covered perils. This coverage will pay to repair, rebuild, or replace your damaged or lost property. A Homeowners Insurance Policy also includes coverage for liability. This can occur when you are legally liable for the damage or injury to other parties.

## Perils covered include but are not limited to:

- Fire
- Lightning
- Hail
- Hurricane/wind
- Vandalism or malicious mischief
- Theft
- Damage from vehicles and aircraft
- Explosion
- Riot or civil commotion
- Glass breakage

## Other Features:

- Coverage on homes:
  - With pool slides, diving boards or trampolines\*
  - With unfenced pools, hot tubs or bodies of water on the premises\*
  - With any breed of dog, including Pit Bull, saddle animals, or exotic pets\*
  - With up to a 90 day lapse in coverage
  - On up to 15 acre home sites
- Easy online bill pay

*\*Liability coverage associated with these features is excluded.*

## Available Discounts Include:

- Age and Condition of Property
- Financial Standing
- Senior/Retiree
- Protective Device
- Secured/Building Guarded Community
- Hip Roof

## Why Access Home Insurance?

Access Home Insurance separates itself from other insurance companies with innovative residential insurance options.



When a loss takes place, you need answers. You need an insurance company with the experience and knowledge to help you through the tough times.



Access Home Insurance is your key to coverage options and peace of mind.



Access Home Insurance is an admitted insurance carrier. We are owned and operated by insurance professionals with over 100 years combined experience in property catastrophe insurance.

**Discover what makes us different.**

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