

## Pre-study Lesson Two – Homeowners

Homeowners	Medical Payments	\$100,000	HO-6
Package Policy	Additional Living Expense	\$1,000	Debris Removal
Property Damage	Named Perils Policy	20%	HO-4
Liability Coverage	Open Perils Policy	50%	Personal Property

1. Provides insurance protection for your largest and most important investment \_\_\_\_\_
2. Combines more than one type of coverage into a single policy \_\_\_\_\_
3. Protects your home and belongings if damaged or destroyed \_\_\_\_\_
4. Pays if you cause another person to be injured or their property to be damaged or destroyed \_\_\_\_\_
5. Pays for medical treatment for certain persons injured in your home \_\_\_\_\_
6. Pays for you to move into a hotel if you cannot live in your home because of a covered loss \_\_\_\_\_
7. Pays only for loss from causes specifically listed on the policy \_\_\_\_\_
8. Pays for all losses except those specifically excluded \_\_\_\_\_
9. Basic limit for liability coverage \_\_\_\_\_
10. Basic limit for Medical Payments coverage \_\_\_\_\_
11. Basic limit for additional living expense benefit \_\_\_\_\_
12. Another name for “contents” coverage \_\_\_\_\_
13. Basic limit for #12 \_\_\_\_\_
14. Pays to remove trees that damage your covered property \_\_\_\_\_
15. Another name for a renter’s policy \_\_\_\_\_
16. Another name for a condominium policy \_\_\_\_\_