



HOME



AUTO



BUSINESS



LIFE

The Benefits of a Customized Homeowners Policy

HO3 vs. DP3

Insurance Zone has the best Homeowners and Dwelling Fire markets that will include Hurricane/Wind. We can offer a policy that fits your circumstances. **Homeowners (HO3)** policies are designed for Owner Occupants, Secondary or Seasonal Occupancies. **Dwelling Fire (DP3)** policies are typically utilized when the property is Rented. In all cases, these Special Forms (All Risk) are recommended over the Basic Forms.



Just a Few of IZ's Premier Markets



HOME | FLOOD | SPECIALTY



Homeowners Insurance Essential Coverage Checklist

Dwelling

Replacement Cost on the dwelling and all attached structures such as a garage or porch. Insuring to full Replacement Cost is crucial and differs from market value or sales price. Limit must be at least 80% (co-insurance clause) of full cost to replace the structures.

Personal Property

Replacement Cost on furniture, clothing, appliances, electronics, jewelry, and heirlooms up to policy limits. Contents on DP-3 policies are usually on a Actual Cash Value basis.

Personal Liability

Covers claims for bodily injury or property damage for which the owner is legally responsible; recommended minimum limit of \$300,000.

Medical Payments

Medical Expenses for anyone outside the household who is injured.

Loss of Use

Pays for costs above normal living expenses if damage prohibits living in their home.

Other Structures

Funds to rebuild detached structures on the property such as a fence, pool, tool shed, or gazebo.

Other Recommended Coverages

Basic (FEMA) and excess flood, umbrella or excess liability, scheduled personal property, water back up, increased mold, and screened enclosures.

Insurance Zone is a full-service personal and commercial lines independent insurance agency!

