

# Types of Homeowners Insurance Policies

TYPE	COVERAGE OFFERED	TARGET AUDIENCE
HO-1 Basic Form	Limited Coverage for Basic Perils	Rare and Not Recommended for Most Homeowners
HO-2 Broad Form	Broader Coverage for Common Perils	Homeowners Seeking More Coverage Than HO-1
HO-3 Special Form	Comprehensive Coverage for Dwelling	Most Common Policy for Homeowners
HO-4 Tenants Form	Personal Property and Liability Coverage	Renters Who Do Not Own the Dwelling They Are Living In
HO-5 Comprehensive Form	Comprehensive Coverage for Dwelling and Personal Property	Homeowners Seeking the Most Comprehensive Coverage
HO-6 Condo Unit Owners Form	Coverage for Personal Property and Portions of Dwelling	Condominium Unit Owners
HO-7 Mobile Home Form	Tailored Coverage for Mobile Homes	Mobile and Manufactured Homeowners
HO-8 Older Home Form	Modified Coverage for Older Homes	Owners of Older Homes

# The Homeowners Policies

**United States. Congress. Senate.  
Committee on the Judiciary**

## **The Homeowners Policies:**

*Annotations to the Homeowners Policy* American Bar Association. Committee on Property Insurance Law, 1990 This text presents summaries of all major cases through 1979 applicable to the Homeowners policy     **The Insurance Industry** United States. Congress. Senate. Committee on the Judiciary, 1960     *Rights and Remedies of Insurance Policyholders* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Citizens and Shareholders Rights and Remedies, 1978     *Rights and Remedies of Insurance Policyholders: Discrimination by property and casualty insurance companies* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Citizens and Shareholders Rights and Remedies, 1978     **The Insurance Industry: Appendix 1-3, Ocean marine, rating and State rate regulation** United States. Congress. Senate. Committee on the Judiciary, 1959     **Popular Mechanics** ,1975-12 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle     **The Homeowners Policies** Diana L. Kowatch, 1996     **Personal Insurance** Karen L. Hamilton, Donald S. Malecki, 1999     **The Eastern Underwriter** ,1962     *Insurance Series* American Management Association, 1955     *Insurance Series* ,1935     *Homeowner's Legal Guide* Cynthia L. Cooper, 1993 Attorney Cooper explains the basic legal terms and documents related to home ownership and informs homeowners in terms that apply to all 50 states of their legal rights and responsibilities Clear concise comprehensive Annotation copyright by Book News Inc Portland OR     **Underwriters' Report** ,1962     *Koski v. Allstate Insurance Company*, 456 MICH 439 (1998) ,1998 104968 104969     **Banking** ,1958     *Loss Reserving-property/casualty Insurance* Timothy M. Peterson, 1981

**The Annals - The Society of Chartered Property & Casualty Underwriters** Society of Chartered Property and Casualty Underwriters, 1965     **Journal of American Insurance** ,1987     *The Standard* ,1958     *Best's Insurance News* ,1960

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