

Coopersville, Grayling, & Roscommon Insurance Agencies – Homeowners/Renters/Condo

Optional Endorsements

The following is a list of optional endorsements that are available with one, some, or all of the carriers represented by the agencies. In addition, there may be coverage limits within or outside of this list that can be increased or adjusted. Please note that this list may be incomplete or not entirely up-to-date. Some coverages may have been included in the quote provided to you, while others may be or are available. Please reach out to the agent or customer service rep if you would like more information on any of these options.

Property Coverages:

1. Additional Living Expense and Loss of Rents – Increased Limits
2. Building Addition and Alterations
3. Building Addition and Alterations – Other Residence
4. Cosmetic Damage Exclusion
5. Credit and Fund Transfer Card
6. Dwelling Under Construction
7. Earthquake
8. Equipment Breakdown
9. Farm Personal Property
10. Fire Department Charges
11. Guaranteed Home Replacement Cost
12. Home Cyber Protection/ Identity Theft Expense
13. Homeowners Packages
 - a. Condo-Owners
 - b. Coverage Plus
 - c. Essential
 - d. Home Extended
 - e. Homeowners Plus
 - f. New Quality Plus
 - g. Optimum
 - h. Pioneer Advantage
 - i. Premier
 - j. Protection Plus
 - k. Renters Plus
 - l. Standard
14. Incidental Motorized Land Conveyance
15. Incidental Rental – Personal Property/ Residence Rental Theft/Landlord Furnishings
16. Increased Amount of Ins for Property Located in a Self-Storage Facility
17. Increased Cost Endorsement/Extended Replacement Cost/Dwelling Specified Coverage
18. Increased Limits of Business Property
19. Increased Limits – Coverage C – Other Residence
20. Increased Limits for Personal Property in a Self-Storage Facility
21. Inland Flood Coverage
22. Lakeside Living/Waterfront Advantage
23. Landlord’s Furnishings
24. Land Stabilization
25. Leisure Sports Equipment
26. Limitation for Fungi, Wet Rot, Dry Rot, & Bacteria
27. Loss Assessment
28. Loss Assessment – Additional Locations
29. Loss Assessment - Earthquake
30. Medical, Dental, & Veterinarian Personal Property
31. Ordinance or Law Endorsement
32. Other Members of Your Household
33. Other Structures - Additional Limits
34. Other Structures – Off Premises
35. Other Structures Rented to Others - Residence Premises
36. Outdoor Advantage
37. Permitted Incidental Occupancies-Other Residence
38. Personal Property Replacement Cost
39. Refrigerated Products
40. Residence Glass
41. Revised Limits
 - a. Electronic Apparatus
 - b. Money
 - c. Securities
 - d. Theft of Guns
 - e. Theft of Jewelry/ Watches/ Furs
 - f. Theft of Silver/ Pewter/ Goldware
42. Roof Actual Cash Value
43. Roof Cosmetic Damage Exclusion
44. Service Line/Buried Utility Lines
45. Scheduled Personal Property
 - a. Antiques
 - b. Bicycles
 - c. Cameras
 - d. Coins
 - e. Collectibles (blanket or schedule)
 - f. Contacts
 - g. Dentures
 - h. Eyeglasses
 - i. Farm Machinery
 - j. Fine Arts
 - k. Fishing/Boat Equipment
 - l. Furs
 - m. Golf Equipment
 - n. Garden Tractors and Grounds Care Vehicles
 - o. Guns
 - p. Jewelry (blanket or schedule)
 - q. Medical Equipment
 - r. Mobile Devices
 - s. Musical Instruments
 - t. Personal Computers
 - u. Portable tools
 - v. Scuba Gear
 - w. Silverware
 - x. Stamps
 - y. Televisions
 - z. Trading Cards
 - aa. Unmanned Aircraft
 - bb. Wheel Chairs
46. Sinkhole Collapse Coverage
47. Special Personal Property Coverage
48. Specified Structures Away from Premises
49. Theft of Building Materials Coverage Extension
50. Undamaged Siding and Roofing
51. Unrelated Named Insured
52. Water Backup of Sewers and Drains
53. Waterbed Coverage

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Optional Endorsements (cont.)

Policy Form:

- | | | |
|----------------|-------------------------------------|---------------------------------------|
| 1. HO1 – Basic | 3. HO3 – Special (Contents – Broad) | 5. HO5 – Special (Contents – Special) |
| 2. HO2 – Broad | 4. HO4 – Renters | 6. HO6 – Condo |

Dwelling Loss Settlement:

- | | |
|----------------------|--------------------------------|
| 1. Replacement Cost | 3. Functional Replacement Cost |
| 2. Actual Cash Value | 4. Repair Cost |

Deductibles:

- | | | |
|------------|------------|-------------|
| 1. \$500 | 4. \$1,500 | 7. \$5,000 |
| 2. \$750 | 5. \$2,000 | 8. \$10,000 |
| 3. \$1,000 | 6. \$2,500 | |

Liability Coverages:

- | | | |
|--|---|---|
| 1. Liability Limits of:
a. \$300,000
b. \$500,000
c. \$1,000,000
d. Excess Liability | 6. Additional Insured – Student Living Away from Residence Premises | 15. Recreational Vehicle Liability/ Sports Vehicle Liability |
| 2. Medical Payments:
a. \$1,000
b. \$5,000
c. \$10,000 | 7. Assisted Living Care Coverage | 16. Rented Golf Cart |
| 3. Accidental Death Benefit | 8. Beauty Parlor and Barber Shop | 17. Residence Employees |
| 4. Additional Residence Premises – Owner Occupied | 9. Damage to Property of Others | 18. Student Living Away from Residence Premises |
| 5. Additional Residence Premises – Tenant Occupied | 10. Home Day Care | 19. Teachers and School Administrators Corporal Punishment and Professional Liability |
| | 11. Home Sharing Coverage | 20. Three or Four Family Dwelling – Premises Liability |
| | 12. Incidental Business/Business Pursuits | 21. Volunteer Wrongful Acts |
| | 13. Incidental Farm/Farmers Personal Liability | 22. Watercraft Liability |
| | 14. Personal Injury Liability | |

Other Policy Options:

- | | | | |
|--------------------------------------|-------------------------------------|-------------------------|-------------------------|
| 1. Auto & Motorcycle Insurance | Motorhome/ Travel Trailer Insurance | 5. Disability Insurance | 9. Commercial Insurance |
| 2. Watercraft/ Recreational Vehicle/ | 3. Life Insurance | 6. Health Insurance | 10. Bonds |
| | 4. Umbrella Insurance | 7. Annuities | |
| | | 8. Flood Insurance | |

FLOOD INSURANCE

Flood is defined by the National Flood Insurance Program as:

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- *Overflow of inland or tidal waters;*
- *Unusual and rapid accumulation or runoff of surface waters from any source;*
- *Mudflow*;*or**
- *Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.*”

*Mudflow is defined as “A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water...”

Flood is not covered by a home policy, unless you have a "Flood" coverage added- this is extremely rare. Call if you would like to look into flood coverage.