

HOMEOWNERS — POLICY SUMMARY

Riverside Insurance Group · Summary of coverage. Not a contract.

Policy form: HO-3 Special Form

Term: 12 months

COVERAGE LIMITS

Section	Coverage	Typical limit
A	Dwelling	Replacement cost, per schedule
B	Other structures	10% of Coverage A
C	Personal property	50% of Coverage A
D	Loss of use	20% of Coverage A
E	Personal liability	\$300,000 per occurrence
F	Medical payments to others	\$5,000 per person

DEDUCTIBLES

- Standard all-peril deductible: \$1,000
- Wind and hail deductible may apply separately in some counties
- Deductible applies per occurrence, not per item

NOT COVERED WITHOUT AN ENDORSEMENT

- Flood. Requires a separate NFIP or private flood policy.
- Earth movement, including earthquake and landslide
- Water backup from sewers or drains
- Scheduled valuables above the personal property sub-limits: jewelry, firearms, fine art
- Business property kept at the residence above \$2,500

WHAT WE ASK CLIENTS TO DO

- Keep a photo inventory of high-value items and store it somewhere other than the house
- Tell us within 30 days about renovations, a new roof, a pool, or a trampoline
- Report water damage immediately. Delay is the single most common reason a claim gets reduced.

Rev. 01/2026. Supersedes the 2024 summary.