



For your convenience, comparative pricing is available via EZLynx or PL Rating™ from Vertafore®!

Homeowners

Including Condo Owners and Renters Coverage

Berkshire Hathaway GUARD's Homeowners insurance products offered through Omega Insurance Solutions provide the traditional property and liability coverages needed by homeowners to protect their residence, assets, and overall way of life. With a variety of optional *Add-On's* and a unique *Personal Property Plus Endorsement Package*, coverage can be extended and limits increased — all at an affordable price. Together with the financial stability that comes from selecting a member of the Berkshire Hathaway Group (one of the strongest in the world), the result is truly a customized and secure home insurance solution that provides peace of mind for your clients.

Policies

Homeowners HO 02, 03, 05

Designed for owners/occupants of one- to four-family dwellings, including townhouses and row homes. Purchaser occupants, life estate arrangements, seasonal dwellings, and homes under construction will be considered.

Renters - HO 04

Designed for tenants (non-owners) of a dwelling, cooperative unit, or a building containing an apartment not otherwise eligible for Homeowners insurance.

Condo Unit Owners - HO 06

Designed for owners of a condominium or cooperative unit.

Special Circumstances

In addition to standard exposures, we aim to provide a bridge for real-life situations in which the lines between business and personal insurance needs are not so neatly drawn. We will consider Homeowners coverage for:

- Residences owned by business entities such as LLCs or corporations
- Dwellings held for rent
- Home-sharing services (e.g., Airbnb)
- Residences where certain incidental business activities occur

(See our chart on page 2 for perils insured against with each form.)

Savings

Since we recognize that not all homeowners are the same, we offer a wide range of credits for risks with the following characteristics:

- newly purchased home (with copy of buyer's inspection report)
- new construction or recently renovated dwelling
- approved and properly maintained protective devices in place (burglar alarm, fire alarm, automatic sprinkler, water sensors)
- Workers' Compensation, Businessowner's Policy, or Commercial Auto Policy with Berkshire Hathaway GUARD*
- another Homeowners Policy with Berkshire Hathaway GUARD
- Personal Umbrella Policy purchased with Berkshire Hathaway GUARD
- Agency Auto Bundle (Personal Auto Policy with submitting agency)

A substantial discount (60% savings on most coverages!) is also available to customers who select our *Personal Property Plus Endorsement Package* that features our most popular coverage upgrades. Read more on page 3.

*Not available in NY.



Send ACORDs to Homes@omega4agents.com or call 866-997-0711 ext. 216

Section I: *Included/available with policy.*

Basic Property Coverages

- Coverage A - Dwelling***-----
- Coverage B - Other Structures**-----
- Coverage C - Personal Property-----

At Other Residences or Self-Storage Facility-----

Special Limits

★ UP TO \$100,000 PER ARTICLE WITH SCHEDULED PERSONAL PROPERTY ADD-ON!

- Antennas, tapes, wires, etc.-----
- Business property-----
- Firearms and related equipment-----
- Jewelry, watches, furs, etc.-----
- Money, bank notes, bullion, gold, etc.-----
- Portable electronic equipment-----
- Securities, accounts, deeds, etc.-----
- Silverware, goldware, etc.-----
- Trailers and semi-trailers-----
- Watercrafts-----

*Not exceeding \$2,000 for any one article on a Blanket Basis.

Coverage D - Loss of Use-----

Additional Property Coverages

- Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money-----
- Debris Removal-----

- Fire Department Service Charge-----
- Glass or Safety Glazing Material-----
- Grave Markers-----
- Landlord's Furnishings-----
- Loss Assessment-----
- Ordinance or Law-----

Trees, Shrubs and Other Plants-----

Limits

- > \$75,000 *
- 10% of Coverage A (one/two family); 5% (three/four family) *
- 50% of Coverage A (one/two family); 30% (three family); 25% (four family); \$20,000 - \$1 million (HO 04, HO 06) *
- 10% of Coverage C or \$1,000 *

- \$250
- \$2,500 on premises *(up to \$10,000); 60% off premises
- \$2,500 (loss by theft) *(up to \$15,000)
- \$1,500 (loss by theft) *(up to \$15,000)
- \$200 *(up to \$1,000)
- \$1,500 *(up to \$6,000)
- \$1,500 *(up to \$3,000)
- \$2,500 (loss by theft) *(up to \$10,000)
- \$1,500
- \$1,500

30% of Coverage A (HO 02, 03, 05); 30% of Coverage C (HO 04); 50% of Coverage C (HO 06) *

Limits

- \$500 *(up to \$10,000)
- Included in Section I; \$500 for any one fallen tree up to \$1,000 per loss
- \$500
- Included in Section I
- \$5,000
- \$2,500 *(up to \$10,000 per apartment)
- \$1,000 *(up to \$50,000)
- 10% of Coverage A *(up to 100%); (other options available for HO 04, HO 06)
- Up to 5% of Coverage A;
- \$500 for any one tree, shrub, plant or lawn

Perils Insured Against

	HO 02	HO 03	HO 05	HO 04	HO 06
	Named Perils	All Perils (except related to contents)	All Perils	Named Perils	Named Perils
Fire or lightning	X	Special Coverages (A,B); Named Peril (C)	Special Coverages (A,B,C)	X	X
Windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles or smoke	X			X	X
Vandalism or malicious mischief	X			X	X
Theft	X			X	X
Volcanic eruption	X			X	X
Falling objects, weight of ice, snow or sleet, accidental discharge or overflow of water or steam, sudden and accidental tearing apart of a heating system or appliance for heating water, freezing, sudden and accidental damage from artificially generated electrical current	X			X	X
Additional risks with certain exceptions		Special Coverages (A,B,D)	Special Coverages (A,B,C,D)	May be included if unit is not rented or sublet to another or used for home-sharing activities	

Deductibles

A standard property deductible of \$500 applies to loss from all Section I perils. Optional lower deductibles and variable higher amounts from \$1,000 to \$10,000 based on policy form and coverage type are available as well as deductibles for theft and windstorm or hail are also featured.

*Negotiable coverage terms and/or a change in limits can be elected and may impact the policy's final estimated premium.

**NOT applicable to HO 04 (Renters) or HO 06 (Condo Unit Owners).

***For HO 02,03, 05, **Building Loss Settlement Options** are available on a replacement cost, modified functional replacement cost, actual cash value, or special basis.

Section II: *Included/available with policy.*

Basic Liability Coverages

- Coverage E - Personal Liability -----
- Coverage F - Medical Payments to Others -----

(Limits can also be increased via our Personal Umbrella policy.)

Additional Liability Coverages

- Claim Expenses -----
- Damage to Property of Others -----
- Loss Assessment -----

Limits

\$100,000 per occurrence *(up to \$500,000)
 \$1,000 per person *(up to \$5,000)

Limits

Included in Coverage E: up to \$250 per day for loss of earnings for lawsuit involvement
 \$1,000 per occurrence *(up to \$50,000)
 \$1,000

Add-Ons

In addition to the property and liability coverages built into our coverage, a variety of *Add-Ons* can be incorporated. Many are listed below with others available. Some exceptions may apply.

**EXPAND
YOUR
CLIENT
BASE!**

Coverage

- Business Entity -----
- Business Pursuits -----
- Dwelling Rental Activities Coverage -----
- Permitted Incidental Occupancies -----
- Also available:
- Additional Insured -----
- Additional Insured - Student Living Away -----
- Assisted Living Care Coverage -----
- Broadened Home-Sharing Host Activities Coverage -----
- Earthquake -----
- Extended Theft Coverage for Residence Premises
Occasionally Rented to Others -----
- Foundation Coverage (TX only) -----
- Home Day Care Coverage -----
- Home Systems Protections -----
- Identity Fraud -----
- Incidental Low Power Recreational Motor Vehicle Liability -----
- Inflation Guard** -----
- Limited Fungi, Wet or Dry Rot, or Bacteria -----
- Limited Fungi or Microbes (TX only) -----
- Limited Water Back-Up and Sump Discharge Overflow -----
- Personal Injury -----
- Refrigerated Property Coverage -----
- Residence Glass Coverage (TX only) -----
- ★ Scheduled Personal Property -----
- Service Line Coverage -----
- Sinkhole Collapse** -----
- Supplemental Loss Assessment Coverage -----
- Water Damage Coverage (TX only) -----

Limits

- *Included in Section II limits
- *Included in Section II limits See Underwriting Guidelines.
- *Included in Section I and II limits
- *Included in Section I and II limits See Underwriting Guidelines.
- *Included in Section I and II limits
- *Up to \$500,000 Coverage E, up to \$5,000 Coverage F
- *\$10,000 Coverage C; \$6,000 additional living expense (\$500 per month); \$100,000 Coverage E
- *\$5,000/\$10,000/\$25,000/\$50,000
- *Included in Section I limits (subject to Earthquake deductible)
- *Coverage C limits
- *Up to 15% Coverage A (HO 03, HO 06)
- *Included in Section I and II limits
- *\$50,000
- *\$25,000
- *Included in Section II limits
- *Up to 8% annual increase
- *\$10,000-\$50,000 Section I; \$50,000-\$100,000 Section II
- *\$5,000/\$10,000/25%/50%/100% of Coverage A
- *\$5,000/\$10,000/\$15,000/\$20,000/\$25,000
- *Included in Section II limits
- *\$500
- \$100 each occurrence
- *As indicated by endorsement
- *\$10,000 for any one service line
- *Included in Section I limits
- *Up to \$50,000
- *Included in Coverage A and C

Personal Property Plus

Coverage

- Coverage C -----
- Special Limits
- Firearms -----
- Jewelry, watches and furs -----
- Money -----
- Securities -----
- Silverware, goldware and pewterware -----
- Business Property -----
- Credit Card, Electronic Fund Transfer Card or Access
Device, Forgery and Counterfeit Money -----
- Identity Fraud Expense -----
- Landlord's Furnishings -----
- Personal Property Replacement Cost Loss Settlement -----
- Refrigerated Personal Property -----
- Supplement Loss Assessment Coverage -----

Limits

- 70% of Coverage A
- \$6,000
- \$5,000
- \$1,000
- \$3,000
- \$10,000
- \$10,000
- \$10,000
- \$25,000
- \$10,000
- Must be included with package; discount does not apply
- \$500
- \$50,000

Save 60%!

on the premiums normally associated with our most popular coverages when our *Personal Property Plus Endorsement Package* is selected!

Underwriting Guidelines

Although the final qualifying criteria for any applicant will depend upon the particular nature of the risk, we offer the following guidelines:

General

- One-family dwellings, apartment rentals, and condominiums cannot be occupied by more than one additional family or two boarders.
- Premises must be used primarily for private, residential purposes (see Permitted Incidental Occupancies).
- Domestic animals only; multiple canines may be permitted on the residence (certain breeds excluded).
- Incidental farm liability can be elected.
- Certain coastal locations considered (refer to our *Homeowners Coastal Guidelines* available via the *Agency Service Center*)

Permitted Incidental Occupancies

- Offices for business or professional purposes - minimal foot traffic
- Private schools or studios for music, dance, photography, and instructional purposes; less than 20 hours per week preferred
- Day care exposure up to three children

Permitted Business Pursuits

- Clerical office employees
- Sales people, collectors, and messengers
- Teachers (athletic, laboratory, manual training, physical training, and otherwise not classified); corporal punishment is excluded

Minimum Premiums

\$250 (HO 02, 03, 05); \$100 (HO 04); and \$150 (HO 06)

Unacceptable Risks

- Any occupancy with heavy foot traffic in the home (even if covered by other insurance)
- Homes that are for sale or will be "flipped"
- The liability of an additional location(s) in other states
- A stand-alone rental (HO 04) when the home is in a dorm or nursing home/assisted living facility
- Homes for rent when held by a trust

Value-Added Resources

GUARDIAN[™] BY ELEXA

With our Homeowners coverage, policyholders can receive a 30% discount on the purchase of a Guardian Leak Prevention System Plus and qualify for a premium discount on their policy.

Personal Umbrella Policy

Lawsuits and other losses associated with a home can be financially devastating. Berkshire Hathaway GUARD's *Personal Umbrella Policy* offers liability coverage above and beyond the limits of our standard Homeowners policies, helping to protect against potentially catastrophic situations. Furthermore, our Personal Umbrella will extend over your client's AUTO liability coverage with any carrier rated A- or better!

Umbrella coverage takes effect when the limits of the underlying insurance policy have been reached. Some examples of covered losses might include: auto liability, bodily injury, property damage, and other personal lines situations.

Our policy can be customized via a variety of endorsements designed to address special needs, including the pursuit of certain business activities occurring within a residence covered by our Homeowners policy.

Policyholders who elect this coverage will receive a Homeowners Policy credit.

Send ACORDs to Homes@omega4agents.com or call 866-997-0711 ext. 216



Flexible Payment Options

A variety of payment plans are featured, including escrow bill and direct draft/EFT with no installment fees!

Toll-Free Claims Reporting 1-888-NEW-CLMS

Policyholder Service Center

Online self-service is available to policyholders 24/7 and our Customer Service Representatives are always eager to help during normal business hours.

