



CORPORATE HEADQUARTERS



United Heritage Property & Casualty Company

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This brochure is designed to provide a summary and explanation of coverage of the Homeowner policies offered by United Heritage Property & Casualty Company. It does not include all of the features, exclusions, limitations or conditions.

ADDITIONAL COVERAGES —

This plan provides additional coverages with various limits.

- Ordinance or Law
- Fungi, Mold, or Bacteria
- Damage to Property of Others pays for damage caused by you, under certain circumstances, even if you are not liable!
- Debris Removal
- Reasonable Repairs
- Trees, Shrubs, Etc.
- Property Removed
- Loss Assessment
- Fire Department Charges
- Credit Card, Forgery, Etc.
- Collapse
- Back Up of Sewers
- Refrigerated Food Products

PERSONAL PROPERTY INVENTORY —

For a comprehensive record of your inventory, United Heritage Property & Casualty Company recommends you utilize video recording, digital photos, or use of a smart phone home inventory application, and that your inventory be kept securely.

UHP-C-H (Rev. 05-2022) | Policy Form Number: UHP&C HP (3-12)



HOMEOWNERS INSURANCE

Serving The People Since 1908



COVERAGE A –

Dwelling

Provides protection on a **REPLACEMENT COST** basis for **DIRECT PHYSICAL LOSS** to your dwelling. A few perils such as earthquake and flood **ARE NOT COVERED**.

COVERAGE B –

Other Structures

Provides an additional amount of insurance equal to 10% of Coverage A for **OTHER** separate **STRUCTURES** on the premises.

COVERAGE C –

Personal Property

Provides protection for loss of **PERSONAL PROPERTY** while it is in your home or, under certain conditions, while it is anywhere in the world. An amount equal to 70% of Coverage A is included at no extra charge and you may choose more.

COVERAGE C provides payment on a **REPLACEMENT COST** basis, for damage caused by any of 17 perils.

COVERAGE D –

Loss of Use

Provides additional **LIVING EXPENSES** or **FAIR RENTAL VALUE** for the time required to repair or replace your home after a loss is covered by your policy. An amount equal to 20% of Coverage A is included.

COVERAGE E –

Personal Liability

Provides coverage of \$100,000 to \$500,000 per occurrence for claims or lawsuits for which you are legally liable. Includes Personal Injury.

COVERAGE F –

Medical Payments to Others

Provides coverage of \$1,000 or \$2,000 for necessary medical expenses of others required as a result of your actions, under certain conditions, even if you are not liable!

OPTIONAL COVERAGE –

- Scheduled Personal Property
- Watercraft and Recreational Vehicle Liability and Physical Damage
- Extended Replacement Cost is available on certain products
- Enhanced Personal Property is available on certain products

PERILS INSURED AGAINST (COVERAGE C)

1. Fire and Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism or Malicious Mischief
9. Theft
10. Damage to Glass or Safety Glazing Material
11. Falling Objects
12. Weight of Ice, Snow, or Sleet
13. Accidental Discharge or Overflow of Water or Steam
14. Sudden & Accidental Tearing, Cracking, Burning, or Bulging
15. Freezing
16. Sudden & Accidental Damage From Artificially-Generated Electrical Current
17. Volcanic Eruption

