



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.

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

CORPORATE HEADQUARTERS



United Heritage Property & Casualty Company

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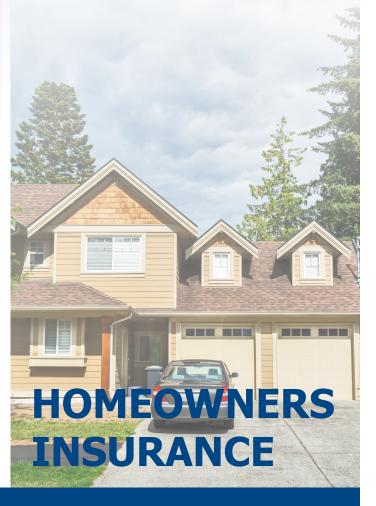
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This brochure is designed to provide a summary and explanation of coverage of the Homeowner policies offered by United Heritage Property & Casualty Company. It does not include all of the features, exclusions, limitations or conditions.





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

