

### Homeowner Policies

- Policy Overview
  - ✓ Types of Insurance Policies
  - ✓ Types of Homeowner Policies
  - ✓ Landlord Policies
  - ✓ Comparing Policy Types
- Policy Details
  - ✓ Terminology
  - ✓ Additional Terms
  - ✓ Policy Layout (HO3 and HO6)
  - ✓ Policy Outline
  - ✓ Policy Analysis: Declaration Pages
  - ✓ Overview of Policy Definitions
  - ✓ Some Key Definitions
  - ✓ The Importance of Understanding Policy Definitions
  - ✓ Check Your Knowledge

### Understanding the Homeowner Policy

- Dwelling and Other Structures
  - ✓ Coverages
  - ✓ Dwelling and Other Structures vs. Personal Property
  - ✓ Coverage A – Dwelling
  - ✓ Coverage B - Other Structures
  - ✓ Check Your Knowledge
- Coverage Adjustments
  - ✓ All Risk Versus Named Peril
  - ✓ Exclusions
  - ✓ Some Common Exclusions
  - ✓ Intentional Loss
  - ✓ Exclusions Summary
  - ✓ Check Your Knowledge
- Understanding Perils
  - ✓ Perils Insured Against Overview
  - ✓ Perils Insured Against
  - ✓ Some Key Points
  - ✓ Check Your Knowledge

## Course Outline

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- ✓ Perils Not Covered
- ✓ Check Your Knowledge
- ✓ Other Perils Not Covered
- ✓ Summary
- Personal Property
  - ✓ Personal Property Overview
  - ✓ Check Your Knowledge
  - ✓ Coverage C - Perils Insured Against
  - ✓ Coverage C -Named Perils
  - ✓ Check Your Knowledge
  - ✓ Coverage C - Perils Insured Against Summary
  - ✓ At Other Residences
  - ✓ Special Limits of Liability
  - ✓ Check Your Knowledge
  - ✓ Personal Property Not Covered
  - ✓ Check Your Knowledge
  - ✓ Personal Property Not Covered Summary
- Loss of Use
  - ✓ Loss of Use Overview
  - ✓ Key Points
  - ✓ Check Your Knowledge
- Coverages, Conditions, and Endorsements
  - ✓ Additional Coverages
  - ✓ Policy Review
  - ✓ Check Your Knowledge
  - ✓ Section I - Conditions
  - ✓ Policy Review
  - ✓ Check Your Knowledge
  - ✓ Section II – Liability Coverages
  - ✓ Endorsements
  - ✓ Endorsements Summary

## Course Closing

- Wrapping Things Up
  - ✓ Policy Interpretation Summary
- Next Steps