

Common Endorsement Description	Homeowner's Endorsements	May also be called:
Replacement Cost on Dwelling	This endorsement will pay up to a specified percentage over an insured's policy limit in order to fully replace a damaged home. <i>(Percentage varies)</i>	Specified Additional Amount of Insurance; Extended Replacement Cost
Replacement Cost on Contents	Your policy will cover you for Actual Cash Value (ACV) if you do not include replacement cost on contents. By endorsing your policy with replacement cost contents, your items will be replaced/covered for today's cost. They will not be subject to depreciation.	
Increased Other Structures	Most policies will provide a set percentage for any structure that is not attached to your home. This may include items fences, mailboxes, detached garages, barns. If you have many detached structures or large structures you can increase the total limit on your policy to ensure proper coverage.	
Special Coverage Contents	Most policies cover contents for certain named perils. You can expand on this coverage by included Special Coverage on Contents. This changes your coverages from being covered on a named peril basis to an exclusion basis. For example, if you had an ice dam that damaged your contents, without this endorsement there would not be coverage.	Special Personal Property Coverage
Water Back Up or Sump Pump Overflow	Damage from backed-up sewers or drains is not generally excluded on your policy. You can purchase this endorsement to provide limited coverage to damage to your home or contents when water backs-up through sewers or drains.	
Identity Theft	One of the most common occurrences lately is identity theft. While this coverage does not provide reimbursement the money stolen it helps cover court cost, time lost at work while getting yourself whole again due to your identity being stolen.	
Personal Injury	Your policy does not provide coverage for real or imagined "personal injury" to others. This includes false arrest, libel, slander, invasion of privacy, detention, imprisonment, or malicious prosecution, defamation of character, wrongful eviction and wrongful entry. This items can be covered by purchasing this endorsement.	
Umbrella Coverage	The liability limits on your homeowner and automobile policies provide coverage up to the limit stated on your policy. Umbrella coverage extends that limit up to the additional amount purchased and responds in the event you are found liable for causing damage to another's property or loss.	
Ordinance or Law	Most homeowners policies include a small percentage of coverage for extra expenses you incur following a covered loss to bring your home "up to code". These expenses may be related to the repair or replacement to electrical or plumbing systems or even including having to upgrade to hurricane protected glass windows. Be sure to confirm how much coverage your policy has as you may want to increase this coverage as town or state "codes" are changing every year.	
Food Spoilage	Food is considered personal property and is insured within the named perils on your policy. Most carriers limit the coverage provided for food spoilage as a result of a covered loss.	
Equipment Breakdown	Homeowners policies exclude mechanical breakdown of important equipment in the home such as Central Air Conditioning, Boilers and Furnaces, Heat and Well Pumps, Renewable Heating, Home Security Monitoring Systems, etc. Many companies are now offering an endorsement to cover the mechanical breakdown of these items.	Home Systems Protection
Service Line Coverage	Homeowners are unknowingly responsible for repairs to underground pipes and wiring that bring services such as water, power, data and communication to the home. These are generally not covered under a homeowners policy. This endorsement will provide coverage for the repairs and also the damage to the outdoor property caused by repairs (i.e.. driveways, walkways, lawns, plants, etc.)	
Special Coverage Building Items Unit Owners	Condo owners can be responsible for many items if there is damage to their unit. The condo policy will only provide coverage based on a named peril basis. This endorsement will change coverage from a named peril basis to an exclusion basis. For example, if you had an ice dam and there was damage to your unit, without this endorsement your condo policy would not provide coverage.	Unit Owners Special Coverage A
Loss Assessment	Condo associations may charge an assessment to each unit owner if there is damage to the condo complex. If this is a covered claim the unit owner may use their loss assessment coverage on their condo policy for their share of the assessment.	
Scheduled Personal Property	Coverage for items such as jewelry, fine arts, musical instruments, etc. are extremely limited on a homeowners policy. By itemizing or scheduling your items on a "floater" you are expanding coverage greatly including coverage for mysterious disappearance and also increasing the total value that will be covered by the policy in the event of a loss. In most cases insured's do not have to pay a deductible if the loss is the scheduled item.	Valuable Items Coverage; Personal Articles Floater
Earthquake	Coverage for earthquake, landslide or mudflow damage is excluded entirely. Coverage is available at additional cost.	

Escaped Liquid Fuel Remediation	Carriers have limited the amount of money they will pay out on a claim due to escaped liquid fuel (oil spill at the home) You may choose increase your property and liability coverage on your policy. <i>(Varies by Carrier)</i>	
Increased Mold/Fungi	Carriers have limited the amount of money they will pay out on a claim in regards to mold coverage. You have the option to increase this coverage. <i>The carrier will have certain guidelines to be eligible for this coverage.</i>	
Loss of Rent	If you rent part of your house (multifamily) or you own a home that you rent fully and it becomes uninhabitable due to a covered loss your policy will reimburse for any rent you are not paid during that time until it is repaired or replaced.	Full Rental Value; Additional Living Expenses
Home Business Coverage	Some carriers will offer a home business endorsement to cover items related to a home based business you may have. This could include liability, business property, and loss of income due to a covered loss.	
Watercraft Liability	There are many exclusions and limitations in a homeowners policy on boats, whether owned or rented. For smaller engine boats or sail boats you may be able to extend liability for any damage or injuries you may cause with the boat. <i>(However its strongly recommended to purchase a boat policy)</i>	
Tenant Relocation	When a rented unit or dwelling is uninhabitable as a result of a fire, this endorsement covers "relocation expense" incurred by the tenant to relocate to other living quarters in the shortest time possible. There is a cap on the total expense.	
Additional Residence Rented to Others	Many carriers may extend liability from the primary home policy to cover the liability of a home that they own in the same name that is rented out. <i>(It is encouraged to cover this on the Dwelling Fire Policy insuring the building of that rented dwelling.)</i>	
Dwelling Under Construction/Theft of Building Materials	Theft of building materials is generally excluded on a homeowners policy. This endorsement will extend coverage to these materials while the home is under construction.	
Common Endorsement Description	Auto Endorsements	May also be called:
Gap Coverage	If you loan or lease your car this endorsement protects you from payout that could be a significant difference between the amount you owe on your loan and the car's current estimated value in the event of a total loss to your car.	Loan/Lease Coverage
New Car Protection/Replacement Cost	If your brand new car is totaled within in the first few model years you can have your car replaced with the current model year. <i>(There are varying limits on model year and mileage by carrier)</i>	
Accident Forgiveness	If you have an at fault accident and carry this endorsement the carrier will not charge you the premium associated with your increase in merit driving points. (Please note that you will have those points on your record in the registry but the carry will not charge you the premium for them)	Merit Rating Forgiveness;
Pet Injury Coverage	This endorsement will cover the cost of injuries or costs associated with the death of your pet if it is injured in an accident.	
Personal Property Coverage	Coverage to your personal property items (sunglasses, devices, clothing) is excluded on your auto policy. Without this coverage you would need to file a claim against your homeowners if for example items were stolen. This endorsement will extend coverage to certain personal property on your policy <i>(type of property varies by carrier)</i> .	
Deductible Rewards	Many carriers will reward insured's for have consecutive loss free years (accident free) by providing deductible dollars. You can use these deductible dollars when you do have a claim. For example, you carry a \$500 collision deed. You have an at fault accident therefore you are responsible for the deductible. If you had \$300 deductible dollars that would drop your deductible in the loss to \$200.	Deductible Dollars
Enhanced OEM Coverage	After a certain year or mileage a carrier does not replace parts of the car with the "Original Equipment Manufacturer" parts. They have the right to replace with "after market" parts. This endorsement may provide coverage to ensure you receive OEM parts in the event of a loss. <i>(Restrictions would still apply depending on value, year and mileage of car)</i>	