HOME INSURANCE
NEVADA CONSUMER'S GUIDE

State of Nevada
Department of Business and Industry
DIVISION OF INSURANCE

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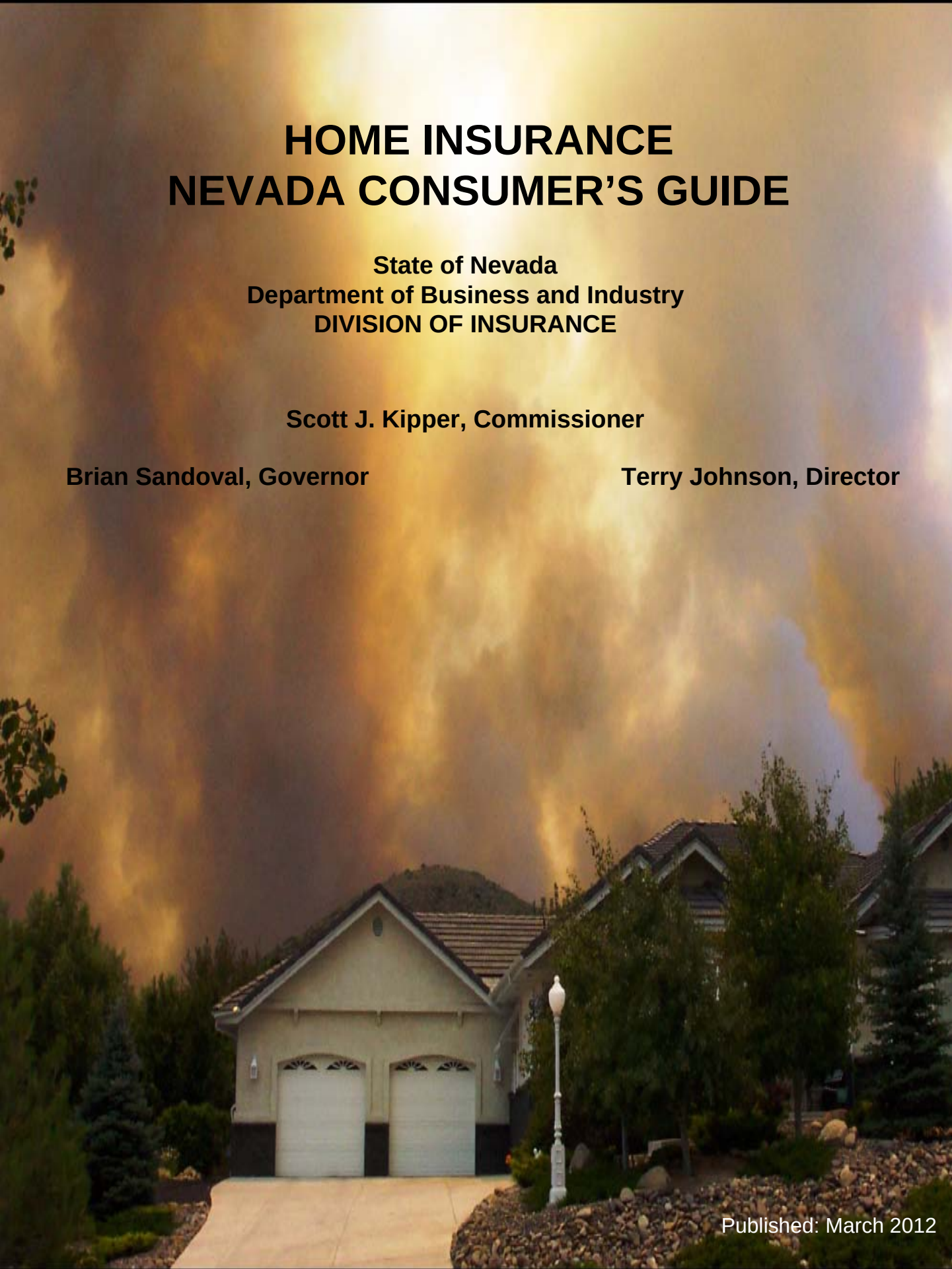

Published: March 2012

Cover: Picture of home in the Timberline area of Carson City, Nevada. The picture was taken during the “Waterfall Fire” in July 2004.

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Home Insurance

WHAT IS HOME INSURANCE?

Home insurance is an expensive, but sometimes necessary, purchase for many Americans. This guide provides information on the benefits of home insurance, generally available coverages, decisions that may lower the cost of your home insurance and increase the value you receive.

The coverages offered to homeowners are typically contained in a package of property coverages and liability coverages. This Consumer Guide principally addresses the package of coverages found in a homeowner's insurance policy, but most of the information is also applicable to renters and/or owners of condominiums, manufactured or mobile homes.

WHY BUY HOME INSURANCE?

Home insurance is not a mandatory requirement under Nevada law. However, there are two major reasons to buy home insurance:

- **To protect your assets.**
  - Home insurance covers the structure of your home and your personal property, as well as your personal legal responsibility (or liability) for injuries to others or their property while on your property.

- **To satisfy your mortgage lender.**
  - Most mortgage lenders require you to have insurance as long as you have a mortgage and to list them as the mortgagee on the policy. If you let your insurance lapse, your mortgage lender will likely have your home insured at cost to the lender and add the cost of insurance to your mortgage payment. Compared to a policy you would buy on your own, the premium might be much higher and the coverage will be limited to damage to the structure of your home. The lender can require you to pay this higher premium until you obtain your own home insurance again.

To get the best value for your money, you must take responsibility for your home insurance purchase and make your own decisions.

WHAT DOES HOME INSURANCE COVER?

Whether you own or rent, there are different packages of home insurance offered to protect your home and belongings. Each package protects against a specified number of perils.

Peril is an insurance term for a specific risk or reason for a loss. Fire, windstorm and theft are some common examples of a peril. Some policies cover all perils except those specifically excluded. At the other extreme are policies that cover only the perils named in the policy.

This section describes the main types of coverage available in home insurance. Keep in mind that you're covered only if the loss is caused by a peril your policy covers. Each type of coverage has an associated limit, so review your policy carefully for the limits of your coverage.

- **Dwelling – Coverage A**. Pays for damage to your house and to structures attached to your house. This includes damage to fixtures, such as plumbing, electrical wiring, heating and permanently installed air-conditioning systems.
- **Other Structures – Coverage B**. Pays for damage to fences, tool or storage sheds, freestanding garages, guest cottages and other structures not attached to your house.
- **Personal Property – Coverage C**. Reimburses you for the value of your possessions, including furniture, electronics, appliances and clothing, damaged or lost even when they aren't on your property, such as those at an off-site storage locker or with your child at college. Any property away from the insured location may be subject to coverage based upon a limited percentage of value.

  Some forms of personal property – such as silverware, computers, guns, money, expensive antiques, and jewelry – have limited coverage under your homeowner's policy and may need additional insurance. Additional and broader coverage may be added to your policy by purchasing an endorsement.

  Home insurance policies may provide limited coverage for small boats; however, most home insurance policies do not cover motorized vehicles unless they are not required to be licensed and used only to service your home or designed to assist the handicapped.
- **Loss of Use – Coverage D**. Pays some of your additional living expenses while your home is being repaired as a result of damage by an insured event. Expenses may include limited rental home or motel cost, restaurant meals and warehouse storage.
- **Personal Liability – Coverage E**. Covers your legal defense if you are sued and financial loss if found legally responsible for injuries or damages to someone else. This coverage applies to you and all family members who live with you.
- **Medical Payments – Coverage F**. Pays medical expenses for persons accidentally injured on your property or away from your premises caused by a member of your family or your pets regardless of who is at fault. This coverage does not apply to your injuries or those of family members living with you or to activities involving your at-home business.

LIMITATIONS – VACANT HOMES

It is important to note that your home insurance policy may contain a "vacancy clause" or other conditions which limit the coverage. If your home is vacant for a certain number of days (usually 30 days or more), and you are unable to verify that during your absence your home was being regularly visited by your representative, your home insurance policy may exclude a loss that is incurred while the home is vacant.

If you are selling your home and are living at an alternate location while waiting for the sale, your insurer may convert your home insurance policy from an "all perils" policy to a "specified perils" policy. This limits the insurer's exposure to certain types of risk and provides protection only from the perils specified in your new policy. Insurers are required to disclose any changes to your policy to you.

Read the "Loss Settlement" clause in your insurance policy and discuss it with your insurance agent or company to confirm that you have adequate coverage for your home.

HOW MUCH HOME INSURANCE DO I NEED?

DWELLING

Your insurance agent usually will help you decide how much dwelling coverage to buy when you first purchase homeowners' insurance. Some people assume the lender will require you to cover the house for at least the amount of the mortgage. This may be either too little or too much coverage for your individual circumstances. The mortgage amount often includes the value of the land, which is not destroyed if the home were destroyed.

It is recommended to have coverage equal to the full replacement cost of your home. You can choose to insure your home and belongings on either a replacement cost basis or an actual cash value basis. These terms are explained below:

- ***Replacement cost*** is the amount it would take to replace or rebuild your home or repair damages with materials of similar kind and quality, without deducting for depreciation. ***Depreciation*** is the decrease in home or property value since the time it was built or purchased because of age or wear and tear.

  > Replacement cost and market value are **not** the same. The market value, which includes the price of your land, depends on the real estate market value.

- ***Actual cash value*** is the amount it would take to repair or replace damage to your home after depreciation. For example, if your roof has a 20-year warranty and is 17 years old, there would be depreciation for the age and condition of the roof.

Many insurers require homeowners to insure their homes for at least 80 percent of the replacement cost. If the homeowner fails to insure for at least 80 percent of the replacement cost, a co-insurance penalty may apply to partial losses and most insurers will only insure the home on an actual cash value basis.

> *For example, assume that it would cost $200,000 to replace your home, and it is insured for $160,000 (80 percent of its replacement value). If a fire causes $30,000 worth of damage, then your insurance company will pay the full $30,000.*
>
> *On the other hand, if your $200,000 home is insured for $100,000 (which is 50 percent of its replacement value), and you suffer a $30,000 loss, your company would pay for only 50 percent ($15,000) of the loss. You would have to pay the balance ($15,000) out-of-pocket.*

Whether you choose to insure your home at replacement cost basis or actual cash value basis, it is important to keep track of its value. Any changes to your home — such as the addition of a room, new insulation, new hardwood floors etc. — and yearly inflation can contribute to increased replacement cost of your home, while the actual cash value of the home may increase or decrease over time.

Work with your agent or insurance company to establish an insurable value of your dwelling. When determining this value, your agent or insurance company may request one or all of the following: 1) information regarding the physical characteristics of your home such as size, age, construction type, interior features, etc.; 2) a physical inspection of the premises; or 3) photos.

OTHER COVERAGES

The limits of your coverage for other structures, for personal property and for loss of use of your home, are expressed as percentages of your dwelling limit. The coverage is usually a set percentage (see Table 1). For example, if your dwelling coverage limit is $150,000 and your coverage for personal property is limited to 50% of your dwelling coverage, your coverage for personal property would be $75,000.

Most standard home insurance policies cover the contents of your home (i.e., personal belongings) on an actual cash value basis. Many insurers offer an option for you to insure your belongings at replacement cost. The premium will be slightly higher for this coverage; however, you may want to consider this option. Check your policy, or speak with your agent or insurer, as coverage limits might be based on percentages different from those in Table 1.

You choose your coverage limits for your personal liability and for medical payments.

Table 1 – Policy Limits

Coverage Component	Typical Coverage Limits
Dwelling	You Choose
Other Structures	10% of Dwelling Coverage Limit
Personal Property	50% of Dwelling Coverage Limit
Loss of Use	20% of Dwelling Coverage Limit
Personal Liability	You Choose
Medical Payments	You Choose

Always check with your agent or insurance company to ensure that you have adequate coverage to protect your assets. Keep your agent and/or insurer informed of any changes to your dwelling or other belongings so that the amount of coverage is adequate.

DEDUCTIBLES

A deductible is the money you have to pay out-of-pocket on a claim before the policy pays the loss. The deductible applies to coverage for your home and personal property and is paid on each claim. Higher policy deductibles mean lower policy premiums. A policy with a $1,000 deductible will have a lower premium than the same policy with a $500 deductible.

Having a higher deductible can be a good way to save money on your homeowners' insurance premium and an incentive to submit fewer claims. However, be sure you can afford the deductible in case you have a loss.

WHAT DIFFERENT POLICIES ARE AVAILABLE?

An insurance form specifies what perils (such as fire, lightning, windstorm, etc.) your home and/or belongings are insured against. The following are descriptions of the various insurance forms available for homeowners, renters, and condominium owners. Not all insurers use these exact terms to describe their home insurance forms; however, the coverage provided will be similar.

A type of homeowners' policy is called a **Form.**

HOMEOWNERS' INSURANCE

Prepare yourself before you begin seeking homeowners' insurance quotes by getting to know the types of homeowners' insurance forms available. The insurance industry shorthand for the homeowners' policy form is HO. There are several different HO categories, but typically a consumer will only deal with four or five at most. A chart showing the perils covered by the various homeowners' forms is provided at the end of this section (Table 2). Which perils your policy covers depends on the type of policy you buy.

- **HO-1 – Basic Form:** The HO-1 is the basic core policy. It covers the dwelling and personal property only from losses caused by a specific list of perils: fire or lightning, windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, breakage of glass constituting a part of the building and volcanic eruption.

- **HO-2 – Broad Form:** The HO-2 form adds more potential risks including damage from falling objects, such as trees, and damage from water caused by the accidental overflow from plumbing, heating, air-conditioning or other household appliances.

- **HO-3 – Special Form:** The HO-3 is an extended or special homeowners' insurance policy form. This policy form is the most popular of all homeowners' forms, as it offers a broad range of coverage. This form is a mixture of an open perils policy and named perils policy. This means that your home will be covered for almost every peril, except those perils specifically excluded; while your contents are covered for the same perils as provided under an HO-2.

- **HO-4 – Renters Insurance Form:** The HO-4 is the renters' insurance policy form. This policy will cover damage to a renter's personal property up to a stated amount for the same perils as the HO-2 form. There is no coverage for the dwelling, as that would be insured by the owner or landlord. If you rent an apartment or a house, you also need to consider protecting your liability exposure. This protection is available for an additional premium. Liability coverage protects renters the same as it would if you were a homeowner. Like homeowners' insurance, the HO-4 provides coverage for additional living expenses.

- **HO-5 – Open Perils Form:** This policy generally provides the broadest coverage available, but it is not offered by all companies. The HO-5 insurance is an open peril policy on both the dwelling and the contents. This means coverage will be provided on both your home and personal property for almost every peril, providing it is not specifically excluded. Because of the depth of the coverage provided, this policy form usually costs more.

- **HO-6 – Condominium Unit-Owners Form:** The HO-6 will cover a unit-owner who wishes to insure his or her property or to cover any items not insured by the association's policy. A unit-owner policy will pay for property damage to personal belongings, wall, floor, and ceiling coverings, and any accessories not originally installed in the unit for the same perils as the HO-3 form. It also provides personal liability protection. An individual unit-owner policy is similar to homeowners' insurance and renters' insurance.

  Your condominium association should purchase a policy that covers the building, including any common walls and grounds, and liability associated with common properties. You have a right to examine the association policy.

- **HO-8 – Modified Coverage Form:** The HO-8 policy is typically written to insure older homes or properties that qualify as a registered landmark or architecturally significant structure. Although this policy does insure the dwelling structure and personal property from the specific perils named on the HO-1 form, the HO-8 form will cover only the cost of repairs or actual cash values and not the rebuilding costs.

Many insurers offer special policy forms customized to insure mobile homes or manufactured houses, and most of these policies are based on the perils covered by HO-2 and HO-3 forms.

Your home may not qualify for one of the homeowners' package policies; therefore, a company may offer you limited coverage on your house. This coverage may be **fire and extended coverage**, often called a **dwelling fire policy (DF-1)**. Your home, and only your home, would be covered for damage due to very specific perils or losses.

Table 2 – Homeowner Perils Chart

Perils Covered				**Kind of Policy**											
	Dwelling		Contents	HO-1 / HO-8 Basic		HO-2 Broad		HO-3 Special		HO-5 Open Perils		HO-4 / HO-6		DF-1	
Fire or lightning															
Windstorm or hail															
Explosion															
Riot or civil commotion															
Aircraft															
Vehicles															
Smoke															
Vandalism and malicious mischief															
Theft															
Breakage of glass constituting a part of the building															
Volcanic eruption															
Loss of property removed from premises endangered by fire or other perils															
Falling objects															
Weight of ice, snow, or sleet															
Collapse of building(s) or any part thereof															
Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system or of appliances for heating water															
Accidental discharge, leakage, or overflow of water, or steam from within a plumbing, heating, or air conditioning system or domestic appliances															
Freezing of plumbing, heating, and air conditioning systems or domestic appliances															
Sudden and accidental damage from artificially generated currents to electrical appliances, devices, fixtures, and wiring (TV and radio tubes not included)															
All perils <u>except</u> flood, earthquake, war, nuclear accident, and others specified in your policy. Check your policy for a complete listing of perils not covered.															

OPTIONAL COVERAGES YOU MAY WISH TO CONSIDER

- **Flood Insurance**
  Homeowners' policies generally **do not** cover flood damage. Depending on where your home is, you may qualify for flood insurance through the National Flood Insurance Program (NFIP) offered by the Federal Emergency Management Agency (FEMA) or through a private insurer. Contact an insurance agent for more information. If your home is in a flood plain, your mortgage lender will usually require you to buy flood insurance. More information can be found in Nevada Consumer's Guide to Flood Insurance: http://doi.nv.gov/scs/doc/FloodInsurance_A.pdf

- **Earthquake Insurance**
  Damage from earthquakes or other seismic activity is **not covered** under most homeowners' insurance policies. Earthquake insurance is available through most insurance companies at an additional cost. It is normally issued as an endorsement and attached to your home insurance policy. More information can be found in Nevada Consumer's Guide to Earthquake Insurance: http://doi.nv.gov/scs/doc/EarthquakeInsurance.pdf

- **Guaranteed Replacement Cost Coverage**
  Guaranteed replacement cost coverage provides a broader coverage for your home. It generally covers the full cost of replacing or repairing the home. To obtain this type of coverage, you typically must meet specific underwriting rules and conditions of the company. This may include increasing the amount of your insurance on a monthly, quarterly, or yearly basis to keep up with the inflation rate. Check with your insurance company or agent to determine if an additional premium is required and if there are exclusions or conditions that apply.

- **Inflation Guard Endorsement**
  If the replacement cost of your home is increasing with inflation, your policy limits must be periodically increased to maintain your coverage at 80% or higher. Even though the amount of homeowners insurance you carry is at least 80% of your home replacement cost, this amount of coverage may not be enough in the future. To aid you in keeping coverage at an adequate level, some companies offer an "Inflation Guard Endorsement." This endorsement will allow your insurance company to automatically change your policy limit during the policy period. Normally, the higher premium is not billed until the time of renewal. Even if you have this endorsement on your policy, you should check your coverage limits periodically to make sure you are adequately, but not excessively, insured. Not all companies offer this endorsement, so check with your agent or company if you are interested in purchasing it.

- **Scheduled Personal Property Endorsement**
  This endorsement is sometimes called a "personal article floater." A personal article floater covers possessions such as jewelry, furs, stamps, coins, guns, computers, antiques, and other items where the value of the item may exceed normal limits in your home insurance policy. A personal article floater lists

each article, gives a description of the article insured, and may require a certified appraisal for each item insured. The policy is generally written as an all-risk form and specifies excluded perils. Therefore, it provides coverage that is broader than the coverage granted in the typical homeowners' policy. There is usually no deductible applied to this coverage.

- **Increased Limits on Money and Securities**
  This endorsement increases the coverage on money, bank notes, securities, deeds, etc.

- **Secondary Residence Premises Endorsement**
  Homeowners' coverage under this endorsement applies to a secondary residence, such as a summer home. Remember that these secondary residences are **not** automatically covered by the home insurance policy on your primary or principal residence.

- **Watercraft Endorsement**
  Applicable to small sailboats and outboard motor boats, this endorsement extends personal liability and medical payments coverage as well as providing limited physical damage coverage to the watercraft. If you own a watercraft, discuss coverage options with your agent or insurance company, as broader coverage may be provided under a different policy form.

- **Theft Coverage Protection Endorsement**
  As a result of this endorsement, your theft protection is broadened. The contents of your motor vehicle, trailer, or watercraft are covered without proof of forcible entry. This endorsement applies only to forms HO-1, HO-2, HO-3, and HO-4.

- **Credit Card Forgery and Depositors' Forgery Coverage Endorsement**
  Loss, theft, or unauthorized use of credit cards (with certain exceptions) is covered by this endorsement. Also covered is the forgery of any check, draft, promissory note, etc. – again, with certain exceptions. No deductible applies to this endorsement.

WHAT AFFECTS HOME INSURANCE PRICES?

- **Amount of Coverage**: The amount of coverage you buy for your house, contents, and personal liability will affect the price you pay.

- **Local Fire Protection**: Your home's distance from a fire hydrant and the rating of your local fire department are some of the attributes used in determining the public protection class (PPC) of your home. PPC ranges from 1 (superior property fire protection) to 10 (no insurance recognition). Most home insurers will generally rate PPCs 1 – 6 identically with PPCs 7 – 10 assigned a more adverse rating.

- **Type of Construction**: The construction type of a structure, including the type of roof, may vary according to the unique hazard exposures that may impact a region, city or location. The construction type may affect the price of repairs or rebuilding in the event of a loss. For instance, frame houses usually cost more to insure than brick houses due to their susceptibility to fire peril.

- **Age of House**: New homes may qualify for discounts. Some insurance companies either may not insure very old homes or may offer a limited form of coverage.

- **Deductible Amount**: Your choice of a higher deductible will reduce the price for home insurance. However, you will be responsible for paying the deductible amount in case of a loss or a claim.

- **Discounts**: Some insurers offer lower prices for such things as insuring your home and car with the same company and installing deadbolt locks or alarm systems. Check with your agent or insurer.

- **Credit Reports**: Many insurers use your credit history as a factor in determining what price you will be charged for insurance. The use of credit history varies from insurer to insurer and is **not** the same as the FICO score used by lenders to make loan decisions.

- **Claims History**: If you file a claim with your insurance company, even if the loss was not your fault, this may contribute to an increase in your home insurance premium. Some insurers forgive the first claim but you may lose the benefit of any claims-free discount if offered by your insurer.

HOW TO SHOP SMART FOR INSURANCE

The key to comparison shopping is to know what insurance coverages you need and then find out how much those same coverages will cost from a number of insurers. Comparison shopping takes time, but it will save you money.

Different companies charge different rates for the same coverage. No one wants to pay more for their home insurance than they absolutely have to. The only way you can make certain you are not paying too much is by shopping around. Find out what different insurers charge for identical products and services.

SEEK UNBIASED INFORMATION

Information is available to consumers from a number of unbiased sources. These sources include public libraries, the Nevada Division of Insurance, consumer groups, and consumer publications.

Because the insurance industry, like many other industries, has developed many words not commonly used by the public, you may need to find a good glossary or dictionary of insurance terms from the public library.

You may also obtain a wide variety of information from the Nevada Division of Insurance. The Division has personnel available to answer questions regarding home insurance coverage.

WHERE TO SHOP

When you begin to contact insurers, there are a few things you should know about how insurance companies market their products.

Most insurance companies and many agents advertise. Check the Internet, local newspaper, and the yellow pages of the telephone directory for companies and agents in your area. In addition, contact your neighbors, relatives, and friends for recommendations on insurance companies and agents. Ask them about their experience regarding price and service. In particular, ask them what kind of claim service they have received from the companies they recommend.

Consumers often rely on their insurance agent or company to tell them what kind of coverage they need. However, the ultimate responsibility to make sure you are getting the right coverage at the right price is with **you**. Insurance agents are paid on a commission basis.

Competition works if consumers shop for coverage.

PRICE QUOTATIONS

When shopping for home insurance, premium quotations are a useful tool for comparison of different companies' products. When asking for price quotations, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information:

- Description of your house;
- Distance from the nearest fire department and fire hydrant;
- Square footage;
- Security devices, smoke alarms, window locks;
- A picture of your home;
- The coverages and limits you want.

You should understand that not all insurance companies use insurance agents to sell their product. Insurance companies generally use one of three methods to market their product: 1) direct marketing; 2) independent agents; or 3) exclusive agents. The type of marketing method selected may vary according to the consumer's need for services. Therefore, consumers should be aware of each of the three methods and may want to consider them in their purchase decision.

- **Direct Marketing –** Direct marketers sell insurance over the Internet, through the mail, and by telephone. In some cases, consumers can save money with direct marketers, because these companies do not have to pay insurance agents commissions to sell their policies. Companies can pass along some of these savings to the consumer. However, some consumers prefer to pay an additional premium for the opportunity to have a local agent available to them.

- **Independent Agents –** If you decide to call agents for quotations, ask them how many companies they represent. Independent agents represent several companies; therefore, you can get quotes for more than one company from one agent. This is considered an advantage by many consumers.

- **Exclusive Agents –** Some insurance companies sell coverage through agents that only represent their company. These companies call their agents an exclusive agency force. Exclusive agents offer you coverage from the company they represent; therefore, you can only get a quote from one company for each exclusive agent that you talk to.

Sometimes exclusive agents may work for a lower rate of commission than independent agents. This is because companies do not have to give the agent an incentive to write their product over another company's product. The lower commission structure, especially on commissions for renewal business, can represent significant cost savings to the insurance company, and often a portion of that savings is passed along to the consumer in lower premiums.

FOR YOUR PROTECTION

Once you have selected the insurance coverages you need and an insurance agent or company, there are steps you can take to make certain you get your money's worth. Before signing an application for any insurance coverage in Nevada, contact the Nevada Division of Insurance and verify that the company and the agent you are dealing with are licensed in our state. It is illegal for unlicensed insurers to sell insurance in Nevada. Business cards are not proof of a licensed insurance agent or company. If you do business with an unlicensed agent or company, you have no guarantee that the coverage you pay for will ever be honored.

Every state has a safety net to protect insurance consumers from financial loss in the rare instance that a company becomes insolvent. This safety net is called a "guaranty fund." The guaranty funds are established by state law and are composed of licensed companies in the state. They pay the claims of policyholders and other claimants in the event an insurance company becomes insolvent. The money to pay the claims against the insurance company comes from assessments made against all of the insurance companies that are members of the guaranty fund. If you purchase insurance from companies not legally doing business within this state, you will not be protected by Nevada's guaranty fund should the unlicensed company fail.

If you are contacted by an unlicensed agent or company, contact the Nevada Division of Insurance immediately so that regulatory action can be taken. By doing so, you may protect yourself and other Nevadans from being victimized.

You should be aware that a home insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. When you purchase home insurance, you will receive a policy. You should read that policy and make certain you understand its contents. If you have questions about your insurance policy, contact your insurance agent or insurance company for clarification. Keep your policy in a safe place and know the name(s) of your insurer(s). If you still have questions, call the Nevada Division of Insurance.

CONTACT INFORMATION

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you.

If you have a complaint against an insurer, it is always best to contact your insurance company first and attempt to settle the matter. Most insurance companies have policyholder service offices set up precisely to handle such questions. If you still are not satisfied, contact the Nevada Division of Insurance. The Consumer Services section has specialists to help you with your insurance concerns. Although they cannot represent you legally against an insurance company, they can make inquiries on your behalf and investigate potential violations of insurance laws or regulations based upon your complaint.

We encourage consumers interested in further information on homeowners' insurance coverage to contact the Division of Insurance:

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doi.nv.gov