

All AmShield Homeowners 3 – Special Form Policies include the following coverages:

- Damage to your home
- Damage to certain detached structures on your property
- Your personal property damaged by certain perils
- Your increased living expenses if your home becomes uninhabitable
- Automatic personal property coverage at a new residence for 30 days
- Loss to your trees, shrubs, plants, and lawns (not wind and hail)
- Your liability resulting from the unauthorized use of your credit cards
- Your liability resulting from check forgery
- Fire dept. service charges (up to a specified amount)
- Theft coverage for some kinds of property taken from your vehicle
- Outdoor antennas and reception dishes
- Protection from the effects of inflation
- Liability coverage for owned recreational motor vehicles on your premises
- Liability coverage for swimming pools
- Liability coverage for motorized equipment, such as power lawn mowers, while being used to service the premises
- Medical expenses for certain people injured on your premises
- Damage you cause to the property of others
- Expenses and costs if a covered lawsuit is filed against you

For an additional premium the following coverages may be * added to the AmShield Homeowners 3 – Special Form Policy:

- Loss of refrigerated foods
- Replacement Cost Coverage on guns, archery and related equipment
- Expanded coverage on your personal property
- Damage caused by back-up of a sewer or drain
- Additional residence premises occupied by insured
- Child day care business occupancy
- Certain businesses located on your premises
- Damage caused by an earthquake
- Coverage for theft from a new home under construction
- Identity fraud expense coverage
- Your liability related to certain watercraft activities
- Medical bills related to certain watercraft activities
- Personal Injury liability coverage for things such as malicious prosecution and slander

*Additional coverage options may vary by state. See your Agent for details.

For an additional premium these coverages may be increased:

- Your personal property
- Cash and collector coins
- Detached structures located on your premises
- Jewelry, furs, watches, and precious stones
- Guns and related equipment
- Silverware and goldware
- Additional living expenses



All coverage is subject to exclusions. Some types of property are not covered, and some types of losses are not covered. The policy purchased and the facts of each situation will control coverage in the event of a loss.
ASM-002.2



Go with the **Shield**

HOMEOWNERS FORM 3
SPECIAL FORM





Your Dwelling and Personal Property are protected from the following covered losses:

- Fire
- Lightning
- Wind or Hail
- Theft
- Vandalism or Malicious Mischief
- Explosion
- Breakage of Glass - or damage to personal property from glass breakage
- Riot or Civil Commotion
- Damage by Aircraft
- Smoke Damage - except agricultural or industrial operations
- Loss Caused by Vehicles
- Volcanic Eruption
- Collapse of Buildings
- Falling Objects - falling trees or other objects
- Weight of Ice and Snow - to buildings and contents therein
- Heating System Loss - explosion of steam or hot water systems or appliances

AmShield provides a variety of insurance coverages for home owners at affordable rates.

Your Liability Exposures:

- Lawsuits based on your negligence
- Injuries to guests or other visitors on your premises
- Damage to property of others
- Your unintentional activities
- Your animals
- Legal liability for fire - smoke or explosion damage to property occupied, used, rented, or in the insured's care

