

HOMEOWNERS/RENTERS

Traditional protection, just better.

Recognizing that the typical insurance needs of homeowners have changed quite a bit over the years, our **Homeowners & Renters** products have been designed for all kinds of circumstances. From multi-family dwellings and condo rentals to home-sharing services and properties where certain business activities occur, we aim to bridge the gap between personal and commercial coverage by providing insurance solutions for 21st century living. It's traditional protection, just better.



Coverage Highlights

- **Homeowners - HO 02, 03, 05** - Designed for owners/occupants of one- to four-family dwellings, including townhouses and row homes; purchaser occupants, life estate arrangements, seasonal dwellings, and homes under construction
- **Renters - HO 04** - Designed for tenants (non-owners) of a dwelling, cooperative unit, or a building containing an apartment not otherwise eligible for Homeowners insurance
- **Condo Unit Owners - HO 06** - Designed for owners of a condominium or cooperative unit
- **Also considered:** residences owned by business entities such as LLCs or corporation or where certain incidental business activities occur; dwellings for rent; home-sharing services (e.g., Airbnb)
- **Popular add-ons:** Service Line Coverage, Home Systems Protection, Identity Fraud, and more!

**Premium
Discounts**

**Flexible
Payment Options**

**Toll-Free & On-Line
Claims Reporting**

**Policyholder
Service
Center**

Not all Berkshire Hathaway GUARD Insurance Companies provide the products described herein nor are all products, pricing, and coverage options available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Underwritten by AmGUARD Insurance Company, a member of Berkshire Hathaway GUARD Insurance Companies with its principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. October 17, 2019.

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