

HOME-GUARD POLICY

EPOQ RISK PROTECTION LEGAL SERVICE COVERAGE

Personal Risk Protection (PRP) is a digital legal assistance service that helps the insured protect their family while planning for the future. The service offers assistance in preparing customizable legal documents.

Assistance with Legal Documents include:

- Wills
- Powers of attorney
- Healthcare directives
- Trusts
- Landlord lease agreements

The Epoq Risk Protection Legal Service Coverage is included with the Home-Guard policy.

All new and renewal business receive a flyer "Take care of legal matters". To use the service, the policyholder visits www.personalriskprotection.com and enters their access code and their identity code (their policy number).

HOME BUSINESS COVERAGE

Home Business Coverage provides coverage for the property and liability exposures of a small business that is conducted from the insured premise.

The business must be conducted in the covered dwelling or a related private structure. If a business is conducted in a related private structure, coverage for the structure itself is not provided unless the structure is specifically listed on the home business schedule (property and liability).

A home business supplemental "paper" application is required to provide information necessary to underwrite and rate the home business risk. It is in addition to the information submitted in the online Spectrum Application for Insurance. Contact the mutual underwriter for approval prior to binding.

Refer to the separate **Home Business Coverage** manual for rules, underwriting guidelines, forms, and rates.

POLICY DEDUCTIBLE

Loss from each occurrence to insured property shall be adjusted separately and the policy deductible shown in the Declarations shall be deducted from the amount of loss.

The Policy Deductible will apply unless a different amount is shown in an endorsement or as a Special Deductible in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE

With respect to loss caused by windstorm or hail, the deductible shown in the Declarations for Wind/Hail Deductible shall be deducted from the amount of loss.

In the event of loss to two or more items of covered property arising from the same occurrence, the highest deductible applicable will be subtracted from the total loss.