YourPolicy

CLIENT ADVISORY GUIDE
2026 Edition

HOMEOWNERS & PORTFOLIO PROTECTION

Coverage Built for One of Life's Biggest Investments

Buying home insurance is about more than checking a box. Learn what's covered, how deductibles work, which local risks to prepare for, and how an independent agency helps you find coverage that fits your needs.

01

COVERAGES A – F

Core HO-3 policy structure

A standard HO-3 homeowners policy bundles six essential protection tiers into one cohesive structure.

COVERAGE	WHAT IT PROTECTS	VALUATION & LIMITS
A **Dwelling**	Protects the physical structure — walls, roof, foundation, attached fixtures — against open perils like fire, wind, hail, and vandalism.	Based on **100% rebuild cost**, not market value. Extended replacement cost recommended.
B **Other structures**	Detached structures — guest houses, garages, sheds, fences, and swimming pools.	Typically **10–20%** of Coverage A. Shares the dwelling deductible.
C **Personal property**	Furniture, clothing, electronics, and belongings anywhere worldwide, against named perils.	Typically **50–70%** of Coverage A. Jewelry, fine art & collectibles need scheduled riders.
D **Loss of use**	Temporary living expenses — a lease, hotel, and meals — if a covered loss makes your home uninhabitable.	Typically **20–30%** of Coverage A. No deductible applies.
E **Personal liability**	Defends you and pays legal damages if someone is injured on your property, or you cause external property damage.	Limits start at **$300k–$500k**. Pair with a Personal Umbrella for high net worth.
F **Medical payments**	Minor medical costs for guests accidentally injured on your property — regardless of legal fault.	**$1,000–$5,000** per person. No deductible applies.

02

OUT-OF-POCKET MATH

Deductible mechanics

Standard all-peril deductible

A fixed dollar amount — typically **$1,000–$5,000** — subtracted from every claim payout.

Percentage deductibles

Applied to regional perils (wind / hail / hurricane) as **1%–5%** of the Coverage A dwelling limit.

WORKED EXAMPLE

A **$500,000** dwelling limit with a **2% wind deductible** means **$10,000** is your responsibility before the insurer pays a dollar.

03

KNOW THE GAPS

Exclusions & mandatory endorsements

Flood damage

Rising water, surge, or mudflow is excluded. Requires NFIP or private flood insurance.

Sewer & drain backup

Not covered by default. An affordable Water Backup endorsement closes the gap.

Earthquake / ground movement

Requires a specialized standalone policy or state-specific endorsement.

Maintenance / wear & tear

Age-related roof failure and rot are uninsurable. Upkeep protects your claim.

04

LOCATION MATTERS

Regional climate risks & specialized coverage

We map your exact ZIP code against high-frequency hazards to match you with carriers that keep strong local underwriting appetite.

Wildfire & earthquake

CA · OR · WA · NV · AZ · CO

FAIR-plan alternatives, home-hardening credits, and wildfire riders.

Severe convective storm

TX · OK · KS · NE · IA · IL

Roof-age restrictions, cosmetic hail waivers, and percentage hail deductibles.

Hurricane & coastal

FL · GULF · CAROLINAS · SEABOARD

Mandatory named-storm deductibles (2%–5%) and integrated flood policies.

Inland flood is a nationwide risk — over 20% of NFIP claims come from outside high-risk zones. Ask us about affordable standalone coverage.

05

THE ADVOCACY DIFFERENCE

Independent brokerage vs. direct carrier

CAPABILITY	SINGLE DIRECT CARRIER	YOURPOLICY ADVISORY
Carrier selection	× One company, take-it-or-leave-it rate	✓ **Dozens of A-rated carriers compared**
Annual renewal reviews	× Rates auto-increase, no alternative	✓ **Proactive re-marketing if rates spike**
Regional hazard appetite	× Restricted in wildfire / coastal zones	✓ **Specialized surplus & regional carriers**
Claims advocacy	× Call-center queue, anonymous rep	✓ **A dedicated advisor in your corner**

06

BEFORE YOU RENEW

Pre-renewal checklist

Rebuild cost

Has local construction cost risen? Under-insurance is the most common gap.

Renovations

Added a pool, kitchen, or solar panels? New value needs new limits.

High value items

Scheduled jewelry, watches, or art? These need itemized riders.

07 · READY WHEN YOU ARE

Get a tailored quote for your home.

Advisor-led property protection built around your home and location — real humans included.

✓ Under 2 mins ✓ All 50 states ✓ No credit impact

Get a Complimentary Quote

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