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# ***Types of Coverage and Definition – A to F***

**Homeowners Education**

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# Types of Coverage and Definition - A to F

## . How to read and understand your home insurance policy

The declarations page is essential when understanding your homeowners' insurance policy. It's generally a single page or two at most. It will have information about your policy, such as the insurance company's name, property address, coverage amounts, deductibles, endorsements and annual premium.

The policy jacket, or policy form, is included with the declarations page, and it goes into even more detail with policy language, such as exclusions and conditions, as well as definitions of essential terms. It is helpful to read it first so you understand the terms you will see on the declarations page.

## The parts of a homeowner insurance policy

The homeowners' insurance policy is divided by coverage types, which can vary by company and options selected by the policyholder and homeowner. The central element is dwelling coverage, and several other standard options are usually framed as a percentage of the dwelling coverage amount.

Knowing what to look for on your policy's declarations page can be vital if you have to file a claim. Suppose you have endorsements, or add-ons, such as flood insurance or coverage for electronics and valuables. In that case, you'll need to understand the scope of this coverage as well.

### Coverage

A - Dwelling	Provides financial protection to repair or rebuild your home's structure if damaged or destroyed in a covered loss.
B - Other Structures	Provides coverage for structures detached from the dwelling, like a fence, shed, barn or gazebo, if damaged or destroyed in a covered loss.
C - Personal Property	Covers your personal belongings in the home and often extends some coverage for personal belongings stored in other locations, like a storage unit.
D - Loss of Use	If you and your household members are temporarily displaced from your home due to a covered loss, this coverage helps cover the costs.
E - Liability	Protects you if you (or your pet — restrictions may apply) cause injuries to or damage someone else's property and are financially responsible for covering the costs.
F - Medical Coverage	Provides medical coverage if a guest is injured on your property. Still, you are not legally responsible for covering the costs of injuries.

ALE - Additional Living Expenses and Reimbursements