



NEED TO BUILD YOUR OWN POLICY?

“One size fits all” isn’t always best when it comes to protecting yourself against loss. Package policies don’t always fit!

United Heritage’s Home & Family Property Policy may be the answer for you! You may start with coverage against fire and lightning and add as you need or desire. You may add liability protection if you qualify. All coverages are, of course, subject to underwriting approval.

CONTACT AN AGENT TODAY!

UHPC-H&F (Rev. 04-2014)

COVERAGE H

Medical Payments to Others

You may choose \$1,000 or \$2,000 limits to pay necessary medical bills incurred on your premises or as a result of your activities.

SECTION II-

Optional Endorsements

- 201. Dairy Farmers
- 202. Custom Farming Liability
- 203. Personal Injury Liability
- 204. Incidental Business Occupancy
- 205. Watercraft Liability
- 206. Recreational Vehicle Liability

CORPORATE HEADQUARTERS



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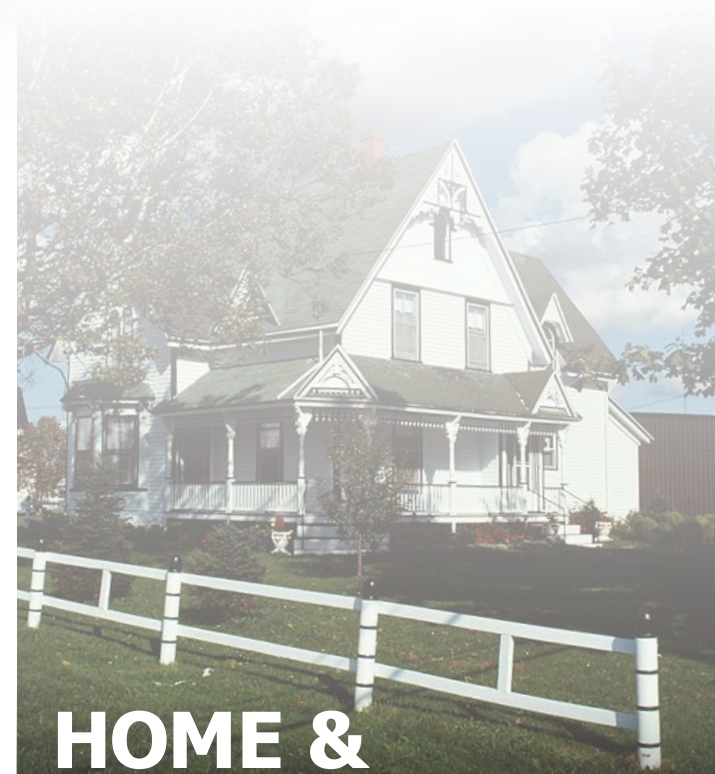


This brochure is designed to provide a summary and explanation of coverage of the Home & Family Policy offered by United Heritage Property & Casualty. It does not include all of the features, exclusions, limitations or conditions.



UNITED HERITAGE
I n s u r a n c e

Property & Casualty Company



HOME & FAMILY POLICY

Serving The People Since 1908



With a Home & Family Policy you may insure ONE or ALL of the following and select the Coverage Options below:



**COVERAGE A–
Dwelling**

**COVERAGE B–
Other Structures**

**COVERAGE C–
Personal Property**

COVERAGE OPTIONS:

- Peril 1, Actual Cash Value
- Perils 1-7, Actual Cash Value
- Perils 1-7, Replacement Cost
- Perils 1-9, Actual Cash Value
- Perils 1-9, Replacement Cost
- Perils 1-14, Actual Cash Value
- Perils 1-14, Replacement Cost

Please note: All coverages and endorsements represented in this brochure are optional. If any coverage is desired as part of a policy, it needs to be requested on an application.

**COVERAGE D–
Loss of Use**

(Included with Coverage A unless vacant)
Provides ADDITIONAL LIVING EXPENSES or FAIR RENTAL VALUE for the time required to repair or replace your home after a loss that is covered by Coverage A.

**COVERAGE E–
Scheduled Farm Personal Property**

You may choose to insure certain items or classes of Farm Personal Property against loss from various perils. For example, you may insure your hay in stacks against fire and you may choose to insure livestock and other farm property for only a few, or for many perils.

**SECTION I–
Optional Endorsements**

- 102. Refrigerated Products
- 103. Coverages A & C - Back Up of Sewers
- 105. Scheduled Personal Property
- 107. Watercraft and Recreational Vehicle Physical Damage
- 108. Vacant & Unoccupancy
- 111. Utility Value
- 115. Roof Exclusion
- 116. Limited Vandalism or Malicious Mischief & Theft

**COVERAGE G–
Farm & Personal Liability**

You may choose from \$100,000, \$300,000, \$500,000 or \$1,000,000 limits to protect against your legal liability.

**PERILS INSURED AGAINST–
COVERAGE A&B**

- | | |
|------------------------------------|---|
| 1. Fire & Lightning | 10. Weight of Ice, Snow or Sleet |
| 2. Windstorm or Hail | 11. Accidental Discharge or Overflow of Water or Steam |
| 3. Explosion | 12. Sudden & Accidental Tearing Apart, Cracking, or Bulging |
| 4. Riot or Civil Commotion | 13. Freezing |
| 5. Aircraft | 14. Breakage of Glass or Safety Glazing Material |
| 6. Vehicles | |
| 7. Smoke | |
| 8. Vandalism or Malicious Mischief | |
| 9. Falling Objects | |

**PERILS INSURED AGAINST–
COVERAGE C**

- | | |
|------------------------------------|---|
| 1. Fire & Lightning | 10. Falling Objects |
| 2. Windstorm or Hail | 11. Weight of Ice, Snow or Sleet |
| 3. Explosion | 12. Accidental Discharge or Overflow of Water or Steam |
| 4. Riot or Civil Commotion | 13. Sudden & Accidental Tearing Apart, Cracking, or Bulging |
| 5. Aircraft | 14. Freezing |
| 6. Vehicles | |
| 7. Smoke | |
| 8. Vandalism or Malicious Mischief | |
| 9. Theft | |