

ACORD™ COLORADO PERSONAL PROPERTY SUPPLEMENT

PRODUCER		APPLICANT/NAMED INSURED	
CODE:	SUB CODE:	COMPANY: POLICY #:	EFFECTIVE DATE

COLORADO HOMEOWNER'S, RENTER'S AND CONDOMINIUM OWNER'S (AND DWELLING FIRE) DISCLOSURE FORM

This disclosure form is a basic guide to the major coverages and exclusions in your policy. It is only a general description and not a contract or a policy of any kind. All coverages are subject to the terms, conditions, special limits, and exclusions of your policy and all applicable endorsements.

PLEASE READ YOUR POLICY FOR DETAILS! In the event of any conflict between the policy and this disclosure form, the provisions of the policy shall prevail.

This disclosure form also provides some guidelines on cancellation, nonrenewal, increase in premium and changes in coverage. These factors are general in nature and do not represent the only reasons a policy may be terminated or changed. Please contact your agent or company for further information.

I. BASIC COVERAGES -- HOMEOWNERS

Homeowners policies include two basic sections. The first section provides protection for your home and your personal property. The second section provides protection for you when you're legally responsible (at fault) for an accident you have caused. It also includes medical payments coverage for persons, other than you or members of your household, who are injured in an accident that happens on your property. Homeowners policies do not cover automobiles.

A. Homeowners -- Property

WHAT IS COVERED:

Your policy will pay for loss or damage to your house, your furniture, and other personal belongings when caused by the losses shown in the attached chart. Only limited coverage is provided for jewelry, silverware, furs, business property and other valuables.

Most policies have a deductible. The deductible is the amount of the loss that you, the policyholder, are responsible for paying. Your insurer will pay for the rest of the covered loss.

Your policy also will pay for additional living expenses if a covered loss renders your home uninhabitable and you must temporarily live elsewhere. This coverage pays, for a specified period, for reasonable and necessary extra living expenses you incur over what you would have normally spent to maintain your standard of living if no loss had occurred.

EXCLUSIONS -- WHAT IS NOT COVERED:

The policy does not provide coverage for all possible losses. The following are examples of some of the losses that are NOT covered:

1. Loss or damage that an insured intentionally causes;
2. Flooding, earth movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures or of pavements, driveways or sidewalks;
3. Pollution and contamination;
4. Birds, vermin or house pets;
5. Wear and tear.

B. Homeowner's -- Personal Liability

WHAT IS COVERED:

Your policy pays for bodily injury and property damage to another's property for which you or a member of your household is legally responsible (at fault). This includes the cost of defending you or a member of your household in a liability lawsuit.

EXCLUSIONS -- WHAT IS NOT COVERED:

The following are examples of some of the liability exclusions:

1. Any loss that an insured intends or should expect to happen;
2. Bodily injury to an insured person or property damage to an insured person's property;
3. Damage which results from the ownership or use of an automobile and other types of motorized land vehicles, aircraft or certain watercraft;
4. Liability resulting from the transmission or exposure of a communicable disease or sexual molestation.

II. BASIC COVERAGES -- RENTER'S POLICY AND CONDOMINIUM OWNER'S POLICIES (AND DWELLING FIRE)

A. Renter's Policy

A renter's (or tenant's) policy provides coverage for your personal property and for your personal liability in the same way that a homeowners policy does. The general coverages for the causes of loss shown in the attached chart are the same under a renter's policy, however, the building you live in is not covered. The amount of protection you choose will depend upon the value of the personal property you wish to insure.

B. Condominium Unit Owner's Policy

A Condominium Unit Owner's Policy is similar to a renter's policy in that it provides coverage for your personal property and personal liability. It differs, however, in that it also provides coverage for building items, including additions and alterations you make to your unit, that are your insurance responsibility under the governing rules of the condominium association. There also may be coverage for loss assessments levied on the unit owners by the condominium association.

C. Dwelling Property (Fire) Policy

A dwelling policy provides protection for your home and your personal property. It does NOT provide protection for you and other insured persons who are legally responsible (at fault) for an accident that injures someone or damages the property of others. It also does NOT include medical payments coverage for any person who is injured. A dwelling policy does not cover automobiles.

WHAT IS COVERED:

Your policy will pay, up to the policy limits, for loss or damage to your house, your furniture and other personal belongings when caused by covered losses (See attached chart).

Most policies have a deductible. The deductible is the amount of the loss you are responsible for paying. Your insurer will pay for the rest of the covered loss up to the policy limits.

Your Broad Coverage or Special Coverage policy will also pay for additional living expenses if a covered loss renders your home uninhabitable and you must temporarily live elsewhere. This coverage pays, for a specified period, for reasonable and necessary extra living expenses you incur over what you would have normally spent to maintain your standard of living if no loss had occurred.

WHAT IS NOT COVERED:

The policy does not provide for all possible losses. The following are examples of some of the losses that are NOT covered:

1. Loss or damage that an insured intentionally causes;
2. Flooding, earth-movement, settling, cracking, bulging, shrinkage or expansion of the structure, other structures or of pavements, driveways or sidewalks;
3. Pollution;
4. Birds, vermin, or domestic animals;
5. Wear and tear;
6. Theft of real or personal property; however your Broad Coverage or Special Coverage policy will pay for any damage caused by a burglar (see attached chart)
7. Loss to certain kinds of personal property like money, coins, credit cards and stamps.

III. CANCELLATION, NONRENEWAL, INCREASE IN PREMIUM AND CHANGES IN COVERAGE

A. Cancellation and Nonrenewal

You may cancel your policy at any time by notifying your company and indicating the date the cancellation is to take effect.

Your company may choose to cancel or nonrenew your policy. If your policy is canceled or nonrenewed, you will receive advance notice. Some examples of reasons for cancellation and nonrenewal include, but are not limited to:

1. Failure to pay your premium when it is due;
2. Knowingly making a false statement or a material misrepresentation on your application for your policy;
3. An unacceptable number of claims;
4. A substantial change in the use or occupancy of the premises.

B. Increase in Premium

Conditions that may increase your premium include, but are not limited to:

1. Change of use of your home or premises;
2. A general rate increase. This results from the loss experience of a large group of policyholders rather than from a loss suffered by an individual policyholder. A general rate increase applies to many persons in the group, not just those who had losses.
3. Adjustment for inflation. Some companies include inflation coverage in their policy. This coverage can automatically increase the amount of your insurance coverages as inflation pushes up the cost of replacing your home. The increases may be based on a construction cost index and may be reflected in the premium on each renewal date. No additional premium is charged for increases made during the term of the policy.

C. Changes in Coverage

A number of situations may change the insurance coverage you have. For example, you may choose to change the type of coverage you have, increase or reduce your limits or deductibles, or add optional coverages.

These factors are general in nature and do not represent the only reasons a policy may be changed.

Please contact your agent or company with any questions about changes in coverage that you wish to make or about changes that your company has made.

IV. LOWERING YOUR COSTS

Although the general classifications used by insurance companies to set rates may be beyond your control, it is possible to reduce the cost of your homeowners insurance without giving up necessary protection. Here are some tips:

- Take the Highest or Broadest Deductible You Can Afford.
- Insurance should protect you from major losses. Choosing a higher deductible may result in lower premiums.
- Check with Your Insurance Agent before You Buy or Rent a New Home.
- Insurance rates are higher for some types of buildings.
- Ask If You Are Eligible for Discounts.

Some companies may offer discounts for characteristics which make your property subject to less chance of a loss. These may include discounts or credits for a new home, if you have had no recent losses, for being a non-smoker, if you are over a certain age, or if your home has smoke alarms, automatic fire sprinkler systems, and/or burglar alarms.

Compare Coverages, Premiums, and Service When You Shop for Insurance.

Kinds of Losses Covered	Type of Policy Selected *					
	Basic	Broad	Special	Renters	Comprehensive	Condo-minium Owners**
1. Fire or lightning	B C	B C	B C	C	B C	B C
2. Loss of property removed from premises endangered by fire or other perils	B C	B C	B C	C	B C	B C
3. Windstorm or hail	optional	B C	B C	C	B C	B C
4. Explosion	optional	B C	B C	C	B C	B C
5. Riot or civil commotion	optional	B C	B C	C	B C	B C
6. Aircraft	optional	B C	B C	C	B C	B C
7. Vehicles	optional	B C	B C	C	B C	B C
8. Smoke	optional	B C	B C	C	B C	B C
9. Vandalism and malicious mischief	optional	B C	B C	C	B C	B C
10. Theft	optional	optional	B C	optional	B C	B C
11. Breakage of glass constituting a part of the building		B C	B C	C	B C	B C
12. Falling objects.		B C	B C	C	B C	B C
13. Weight of ice, snow, sleet		B C	B C	C	B C	B C
14. Collapse of building(s) or any part thereof		B C	B C	C	B C	B C
15. Sudden and accidental tearing apart, cracking, burning, or bulging of a steam or hot water heating system or of appliances for heating water		B C	B C	C	B C	B C
16. Accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or domestic appliance		B C	B C	C	B C	B C
17. Freezing of plumbing, heating and air conditioning system and domestic appliances		B C	B C	C	B C	B C
18. Sudden and accidental injury from artificially generated currents to electrical all appliances, devices, fixtures and wiring (TV and radio tubes not included)		B C	B C	C	B C	B C
All perils except flood, earthquake, war, nuclear accident and others specified in your policy. Check your policy for a complete listing of perils not covered.		B C	B C	C	B C	B C
B = Dwelling C = Contents						

* Types of policy go by various names with different insurance companies. The kinds of losses covered and policy conditions may vary by company.

** Coverage in the Condominium-Unit Owner's policy is limited to those building items for which the insured is made responsible under the Condominium Association's contract.