BIG I ILLINOIS | CONVO October 7-9 Peoria, IL

PERSONAL LINES: READ THE FORM IL VS. ISO

1

THANK YOU TO OUR SESSION SPONSOR:

Roush Insurance Services, Inc.

2

ISO

AAIS

3

AGENDA

HOMEOWNERS SECTION I – PROPERTY
- COVERAGE B
- COVERAGE C
- TREE DEBRIS
- ACV VS. DEPRECIATION
- OTHERS?

HOMEOWNERS SECTION II - LIABILITY
- BOATS
- LAWNS
- OTHERS?

AUTO HOT TOPICS
- RIDE SHARE & LIVERY
- OTHERS?

UMBRELLA/EXCESS
- SIR
- OTHERS?

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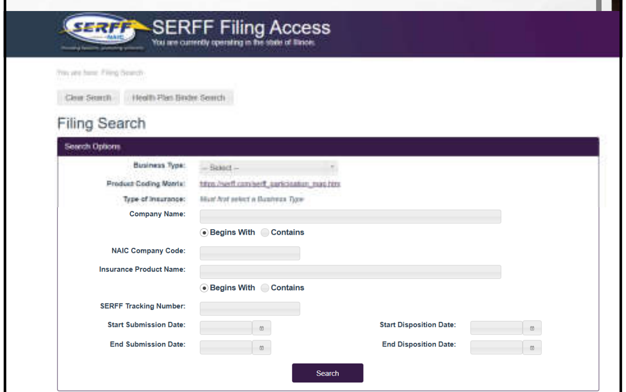

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HOMEOWNERS: SECTION I - PROPERTY

- What scares me
- Differences
- Where to find it

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B. Coverage B – Other Structures

1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.
2. We do not cover:
   a. Land, including land on which the other structures are located;
   b. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage;
   c. Other structures from which any "business" is conducted; or
   d. Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling, provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure.
3. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage **A**. Use of this coverage does not reduce the Coverage **A** limit of liability.

Cov B Limit	10% of A	10% of A	20% of A	20% of A
Cov C Limit 1 or 2 family dwelling	50% of A RCC 70%	50% of A RCC 70%	75% of A RCC included	75% of A RCC included
3 family dwelling	25% of A RCC 45%	25% of A RCC 45%	N/A	N/A
4 family dwelling	20% of A RCC 40%	20% of A RCC 40%	N/A	N/A
Loss Settlement	ACV with RCC available	ACV with RCC available	RCC included	RCC included
Loss of Use Limit	25% of A	25% of A	25% of A	30% of A

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WHERE DO YOU FIND IT?

- Section I – Property
  - Coverage B

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SECTION I – PROPERTY COVERAGES

Special Limitations On Certain Property

1. **Jewelry (Theft)**. $5,000 for loss by theft of jewelry, watches, and loose precious and semi-precious stones. This limit includes loss by misplacing or losing when Comprehensive Perils is shown in the Declarations.
2. **Furs (Theft)**. $5,000 for loss by theft of furs. This limit includes loss by misplacing or losing when Comprehensive Perils is shown in the Declarations.
3. **Silverware and Gold Ware (Theft)**. $10,000 for loss by theft of silverware and gold ware.
4. **Firearms (Theft)**. $5,000 for loss by theft of firearms and related items. This includes ammunition, cases and holders, sights, holsters and belts, slings, range bags, shooting pod sticks, traps and throwers. This limit includes loss by misplacing or losing when Comprehensive Perils is shown in the Declarations.
5. **Tools (Theft)**. This Special Limitation does not apply.
6. **Memorabilia**. $10,000 for memorabilia, souvenirs, and collector's items for which the age, history, scarcity, and condition contribute to a large extent to their value. Items in this category include, but are not limited to, trading cards, comic books, autographed merchandise, and similar articles.
7. **Coin, Currency and Stamp Collections**. $5,000 for numismatic and philatelic property for which the age, history, scarcity, and condition contribute to a large extent to their value. Numismatic property includes coins and paper currency. Philatelic property includes postage stamps, postmarks, post cards, and stamped envelopes.
8. **Money**. $1,000 for coins and currency at face value, bullion, bank notes, and scrip. It also includes stored value cards for which no account exists in your name and nothing can be traced back to you.
9. **Securities**. $5,000 for any combination of the following:
   A. securities;
   B. checks;
   C. cashier's checks;
   D. traveler's checks;
   E. money orders and other negotiable instruments;
   F. accounts;
   G. bills;
   H. deeds;
   I. evidences of debt;
   J. letters of credit;
   K. notes other than bank notes;
   L. passports;
   M. stamps at face value; and
   N. tickets.
10. **Manuscripts**. $5,000 for manuscripts. This includes the cost to research, replace, or restore the information from the lost or damaged material.
12. **Motorized Tractors**. $15,000 for motorized land vehicles as long as the vehicle is designed for and used principally to service and maintain residential property. The operator rides upon the vehicle whether sitting or standing. An example is a lawn tractor. This amount also includes accessories designed to be used with the tractor such as:

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WHERE DO YOU FIND IT?

- Section I – Property
  - Coverage C
    - Special Limits

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DEBRIS

such tree falls due to damage caused by any of these Perils:

(1) Windstorm Or Hail;

1. **Debris Removal.** We will pay your reasonable expense for the removal of:
   a. Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
   b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

   This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

   We will also pay your reasonable expense, up to $500 in the aggregate for any one loss, for the removal from the **residence premises** of:
   a. Your tree felled by the peril of windstorm or hail;
   b. Your tree felled by the peril of weight of ice, snow or sleet; or
   c. A neighbor's tree felled by a Peril Insured Against under Coverage C;

   provided the tree damages a covered structure.

a. Damage(s) a covered structure; or
b. Does not damage a covered structure, but:
   (1) Blocks a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or
   (2) Blocks a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

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(2) "We" will also pay "your" reasonable expense, up to $2,000, for the removal from the "residence premises" of:
   (a) "Your" tree(s) felled by, or the debris of trees, shrubs and other plants occasioned by the Causes of Loss of:
      1) Windstorm;
      2) Hail; or
      3) Weight of Ice, Snow or Sleet; or
   (b) A neighbor's tree(s) felled by a covered Cause of Loss under Coverage **C**, provided the tree(s):
      1) Damages a covered structure; or

b. We will also pay your reasonable expense, up to ~~$1,000~~$3,000, for the removal from the "residence premises" of:
   (1) Your trees felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
   (2) A neighbor's trees felled by a Peril Insured Against under Coverage **C**;

   provided the trees:
   (3) Damage a covered structure; or
   (4) Do not damage a covered structure, but:
      (a) Block a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or
      (b) Block a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

   The ~~$1,000~~$3,000 limit is the most we will pay in any one loss, regardless of the number of fallen trees. No more than ~~$500~~$1,500 of this limit will be paid for the removal of any one tree.

   This coverage is additional insurance.

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WHERE DO YOU FIND IT?

- Section I – Property
  - Additional Coverages
    - Debris Removal
      - Tree Debris

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BIG I | ILLINOIS

Read the Personal Lines Form

Scan the QR code for IL CE credit.

If you need assistance, see a Big I Illinois volunteer near the doors now (not at the end).

WiFi is: 2025 IIA (lowercase) **Password: insured25**

Trusted Choice

14

ACV VS. ROOF SCHEDULE

- Ambiguity vs. Specified Amount

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Applicable to the **HO-3 Form**:

Condition **17. Deductible** is deleted and replaced by the following:

17. Deductible

a. "We" will not pay for "physical loss" caused by a Covered Cause of Loss other than windstorm or hail in any one incident until the amount of "physical loss" exceeds the Deductible shown in the Declarations. "We" will then pay the amount of "physical loss" in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by Section **I**, **D.** Section **I** - Condition **3.** Loss Settlement.

b. "We" will pay only that part of the "physical loss" caused by windstorm or hail that is in excess of 2% of the limit of insurance that applies to Coverage **A**. This deductible shall apply to the total "physical loss" under Coverages **A**, **B** and **C**.

6	82%	94%	88%	88%	94%	94%	82%

ACTUAL CASH VALUE DEFINITION AMENDATORY

Under **GENERAL DEFINITIONS,** item **"Actual cash value"** is deleted and replaced by:

"**Actual cash value**" means the amount which it would currently cost to repair or replace covered property, with material of like kind and quality, less allowance for depreciation. Labor expense as part of the cost to repair or replace is also subject to depreciation. The following will be used to determine the amount of depreciation of the property:

1. age;
2. extent of use;
3. condition;
4. physical deterioration; and
5. obsolescence.

All other provisions of the policy apply except as modified by this endorsement.

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WHERE DO YOU FIND IT?

- Section I – Property
  - Loss Settlement
  - Endorsement Section
  - ??

17

10. Ordinance Or Law

a. We will pay up to 10% of the limit of liability that ap
due to the enforcement of any ordinance or law wh

10. Increased Ordinance Or Law Coverage

The limit of liability for **SECTION I - Additional Coverages, 11. Ordinance or Law** is increased to 20%.

(3) The remodeling, removal or replacement of the
or other structure necessary to complete the r
covered building or other structure damaged by

b. You may use all or part of this ordinance or law c

2. **Construction Increased Costs**. We cover the increased costs in
upgrades necessary to repair or replace the damaged part(s) of th
insurance that applies to the damaged property. The **Ordinance**

1. Guaranteed Dwelling Replacement Cost Coverage

C. Loss Settlement paragraph **2.a.**, **b.** and **c.** under **SECTION I - CONDITIONS**, shall not apply to Coverage **A** - Dwelling. In its place, the following shall apply:

We will:

1. Increase the Coverage **A** limit of liability, if the amount of loss to the dwelling is more than the limit of liability indicated in the Declarations.
2. Also increase by the same percentage applied to Coverage **A** the limits of liability for Coverage **B**, **C** and **D**. However, we will do this only if the Coverage **A** limit of liability is increased as a result of Coverage **A** loss;
3. Adjust the policy premium from the time of loss for the remainder of the policy term

2. The named insured agrees to:

a. Keep the Coverage A Limit at one hunded percent of replacement cost.

b. Report to us within ninety days of the start of any improvements or additions to the dwelling.

If you do not notify us and the costs exceed ten thousand dollars, the Coverage A Limit shown on the Declarations will again become the maximum limit of liability.

If you fail to comply with any of the above provisions, **SECTION I - CONDITIONS, C. Loss Settlement**, paragraph **2.a.**, **b.** and **c.** shall apply to Coverage **A** - Dwelling.

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HOMEOWNERS: SECTION II - LIABILITY

- What scares me
- Differences
- Where to find it

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d. Used for any "business" purpose.

2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:
   - **a.** Is stored;
   - **b.** Is a sailing vessel, with or without auxiliary power, that is:
     - **(1)** Less than 26 feet in overall length; or
     - **(2)** 26 feet or more in overall length and not owned by ~~or rented to~~ an "insured"; or
   - **c.** Is not a sailing vessel and is powered by one or more engines or motors, including those that power a water jet pump, totaling:
     - **(1)** 25 horsepower or less~~An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:~~
     - ~~**(a)** 50 horsepower or less and not owned by an "insured"; or~~
     - ~~**(b)** More than 50 horsepower and not owned by or rented to an "insured"~~; or
     - **(2)** More than 25 horsepower; and~~One or more outboard engines or motors with:~~
       - **(a)** Not owned by an "insured"~~25 total horsepower or less~~; or
       - **(b)** Are~~More than 25 horsepower if the outboard engine or motor is not owned by an "insured";~~
       - ~~**(c)** More than 25 horsepower if the~~ outboard engines or motors ~~is~~ owned by an "insured" who acquired ~~it~~such engines or motors:
         - **(i)** ~~d~~During the policy period; or
         - ~~**(d)**~~**(ii)** ~~More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it b~~Before the policy period, but only if ~~:~~
         - ~~(i)~~ ~~Y~~you declare them at policy inception; or
         - ~~**(ii)**~~ ~~Y~~your intent to insure them is reported to us in writing within 45 days after you acquire them.

       The coverages in **(~~c~~b)** ~~and (d)~~ above apply for the policy period.

   Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

   b. in any **business**.

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WHERE DO YOU FIND IT?

- Section II – Liability
  - Exclusions

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LAWNS (& MOWERS?)

golfing facility.

2. If Exclusion **A.1.** does not apply, there is still

2. If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is:
   a. In dead storage on an "insured location";
   b. Used solely to service a residence;
   c. A riding lawn mower that, at the time of the "occurrence", is being used to mow a lawn;
   ~~c~~d. ~~Designed to assist the handicapped and, at the time of an "occurrence", it is:~~
      (1) Being used to assist a handicapped person; or
      (2) Parked on an "insured location";

(2) Parked on an "insured location";

d. Designed for recreational use off public roads and:

(1) Not owned by an "insured"; or

3. Coverage is extended ... icle:
   a. ~~designed for assisting a person requiring a power wheelchair or mobility scooter;~~
   b. designed for and principally used to service and maintain residential property;
   c. ~~principally designed for recreational use off public roads, not subject to motor vehicle registration, and~~ owned by you, while on an **insured premises**; or
   d. principally designed for recreational use off public roads, not subject to motor vehicle registration, and not

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WHERE DO YOU FIND IT?

- Section II – Liability
  - Exclusions

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WHAT ELSE?

b. With respect to other than "home-sharing host activities", this Exclusion **E.2.** does not apply to:
   (1) The rental or holding for rental of an "insured location";
      (a) On an occasional basis if used only as a residence;
      (b) In part for use only as a residence, unless a single-family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or

C. Aircraft Liability

This Policy does not cover "aircraft liability".

out of the transmission of disease by an **insured** through sexual contact.

6. Communicable Disease

"Bodily injury" or "property damage" which arises out of the transmission of a communicable disease by an "insured";

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AUTO HOT TOPIC

- What scares me
- Differences
- Where to find it

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UBER/LYFT/

- Unknown exposure
- Umbrella implications

With respect to coverag
endorsement, the provision
unless modified by the endor

I. **Part A – Liability Covera**

Part **A** is amended as follo

The following exclusion is

We do not provide Lia
ownership, maintenance c

"Your covered auto" w

a. Enrolled in a pe
program under th
agreement; and

b. Being used in
personal vehicle
anyone other than you or any "family member".

II. **Part A – Liability Coverage**

Exclusion **A.5.** is replaced by the following:

We do not provide Liability Coverage for any "insured":

5. For that "insured's" liability arising out of the ownership or operation of a vehicle while it is being used as a public or livery conveyance. This includes but is not limited to any period of time a vehicle is being used by any "insured" who is logged into a:

a. "Transportation network platform" as a driver, whether or not a passenger is "occupying" the vehicle.

b. "Transportation network platform" or "delivery network platform" as a driver to provide delivery services, including courier services, whether or not the food, goods, items or products to be delivered are in the vehicle.

This exclusion **(A.5.)** does not apply to:

(1) A share-the-expense car pool; or

(2) The ownership or operation of a vehicle while it is being used for volunteer or charitable purposes.

IV.

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WHERE DO YOU FIND IT?

- Part A – Liability
  - And EVERY other part

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WHAT ELSE?

2. Coverage for a "newly acquired auto" is provided as described below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for a "newly acquired auto" will begin at the time you request the coverage.
   a. For any coverage provided in this policy except Coverage For Damage To Your Auto, a "newly acquired auto":
      (1) Which replaces a vehicle shown in the Declarations will have the same coverage as the vehicle it replaced.
      (2) Which is in addition to any vehicle shown in the Declarations will have the broadest coverage we now provide for any vehicle shown in the Declarations.

   Coverage begins on the date you become the owner. However, for this coverage to apply to a "newly acquired auto" which is in addition to any vehicle shown in the Declarations, you must ask us to insure it within 30 days after you become the owner.

I. **Definitions**

A. Definition **K.** is replaced by the following:

K. "Newly acquired auto":

1. "Newly acquired auto" means any of the following types of vehicles you become the owner of during the policy period:
   a. A private passenger auto; or
   b. A pickup truck or van, for which no other insurance policy provides coverage.
2. Coverage for a "newly acquired auto" is provided as follows:
   a. For any coverage provided in this Policy other than Coverage For Damage To Your Auto to apply to a "newly acquired auto", you must ask us to insure it within 14 days after you become the owner.
   b. For Coverage For Damage To Your Auto to apply to a "newly acquired auto", you must ask us to insure it within four days after you become the owner. If you comply with the four-day requirement and a loss occurs within the four days from the date you become the owner of the "newly acquired auto", a deductible of not more than $500 will apply.
   c. For all coverages addressed in Paragraphs **K.2.a.** and **b.**, if you first ask us to insure the "newly acquired auto" after the applicable time period has elapsed, coverage will begin on the day you first ask us to insure the "newly acquired auto".

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UMBRELLA/EXCESS

- What scares me
- Differences
- Where to find it

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UMBRELLA DEDUCTIBLES

- TRUE UMBRELLA VS EXCESS
- APPLYING SIRS

APPLIE…

…MO… …MARY

is or becomes bankrupt or insolvent.

10. **Self Insured Retention.** A self insured retention will apply to each **occurrence** which:
    a. Is covered by this policy; and
    b. Is not covered by **underlying insurance** despite the fact that:

       (1) The **occurrence** arises out of an exposure, represented on the declarations, for which the **insured** has an **underlying insurance** policy with **limits** at least equal to the applicable required **underlying insurance limits** shown above; and

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WHAT ELSE?

26. "personal injury" arising out of oral or written publication, including electronic publication, of material that was first published before the effective date of this insurance.

27. "personal injury" arising out of oral or written publication, including electronic publication, of material by or at the direction of an "insured" who knew that the publication was false.

33.

This policy does not cover:

1. **Acts or Omissions. We** will not cover any act or omission of any **insured** as an officer or member of the board of directors of any corporation, municipality, political unit or other organization, except the acts of an unpaid volunteer director, officer or trustee of a religious, charitable or civic non-profit organization. An elected, public official shall not qualify as an unpaid volunteer director, officer or trustee.

y or indirectly,
tual, alleged,
alation of,
tence of,
bacteria,

a criminal act
"insured".

electronic chat rooms, bulletin boards, gripe sites, social networking sites, or other forums that an "insured" hosts, owns, or has the control or authority to update.

However, this exclusion does not apply to "personal injury" arising out of content posted by an "insured" or provided by an "insured" for posting by others to a web site, weblog, blog, or other electronic forum.

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WRAPPING UP

Know what form you selling and what

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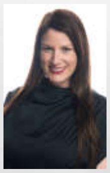
THANK YOU!



Nicole Broch, CIC, CISR, PLCS
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