

Homeowners Insurance Policy Endorsements			
Form Number	Endorsement Name	Description	Premium
HO 04 54	Earthquake	Covers against a direct physical loss caused by an earthquake or earth movement. It is subject to a separate deductible.	\$195
HO 32 20	Extended Replacement Cost on Dwelling (Specified Additional Amt of Ins for Cov A)	This endorsement can be used to increase Coverage A (dwelling) by 25% in the event of a total loss and additional coverage is needed to rebuild the home.	\$14
HO 32 90	Home Business Endorsement	The standard policy has a limit of \$2,500 for business property and legal liability for the business is specifically excluded. This endorsement increases those limits and gives some liability protection. Professional liability is not included.	Varies
L2555	Identity Fraud Expense Coverage	This endorsement covers up to \$25,000 for expenses incurred by the insured as a direct result from identity theft.	\$25
	Liability Limit	\$100,000 included. Can increase to \$300,000 or \$500,000	\$8 or \$12
HO 04 36	Loss Assessment Coverage	Specially designed for condominium owners, this coverage provides protection for assessments made by a condominium association resulting from loss to the property caused by an insured peril. Limits up to \$25,000.	\$8
HO 32 82	Personal Injury	This endorsement extends the limit of liability on your policy to cover you against libel, slander, and invasion of privacy.	\$16
HO 04 90	Personal Property Replacement Cost	This endorsement protects you from receiving a depreciated value (acv) for your personal property. Instead, contents will be replaced with new items of like kind and quality.	\$38
HO 04 98	Refrigerated Property Coverage	Up to \$500 for property in a refrigerator or freezer for direct loss caused by power failure or breakdown. A \$100 deductible applies	\$10
HO 04 60	Scheduled Personal Property Endorsement	For an additional premium, open perils coverage for items such as jewelry, furs, cameras, musical instruments, silverware, fine arts, and golfer's equipment. Not subject to a deductible, these items would be covered for the appraised value.	Varies
HO 32 37	Special Computer Coverage	For an additional premium, this would broaden the coverage for your computer to open perils vs named perils. If not excluded, then it is covered.	\$15
HO 04 84	Water Back up and Sump Overflow	Limits up to \$25,000 can be purchased for direct physical loss due to water backing up through sewers or drains and water which overflows from a sump.	\$40
This is merely a summary of the NC homeowners insurance policy endorsements and is not a complete list. Not all companies offer all.			