HOMESITE POLICY COMPARISON:
HOMEOWNERS VS LANDLORD

Delos and Homesite provide a non-admitted HO3 policy with open perils coverage on the dwelling and other structures and named perils on personal property. We also have Landlord/Tenanted coverage available by endorsement to the HO3 policy. Below we provide general information about the difference between these two policies. Of course, you should also refer to the actual HO3 policy (PDF) for the details of actual coverages, covered perils, policy conditions, exclusions, etc. For language and definitions about tenant occupancy you should also refer to the "Residence Premises Rental To Others Amendatory Endorsement" HS 01 01 05 23 (PDF). As noted in the underwriting guidelines, only long-term rentals qualify for this coverage. Any type of "home-sharing host activities" as defined in the endorsement are excluded. This includes, but is not limited to Airbnb and VRBO rentals.

	HOMEOWNERS	LANDLORD
COVERAGES		
Coverage A (Dwelling) Covers the dwelling's structure – interior and exterior.	Included - $70,000 to $1,500,000	
Coverage B (Other structures) Covers structures on the insured location that aren't attached to the dwelling.	Included - From 1% up to 20% of Coverage A	
Coverage C (Personal property) Covers personal property inside and outside of the home (eg: furniture, clothing, electronics, and patio furniture).	Included - 25%, 50% or 70% of Coverage A	Included - 25%, 50% or 70% of Coverage A. Certain types of property are excluded from the peril of theft
Coverage D (Loss of use & fair rental value) Covers additional living expenses, like a hotel stay, if the home requires extensive repairs. Also reimburses for loss of rental income if the home needs extensive repairs and the tenants must temporarily move out.	Included – 10%, 15% or 20% of Coverage A	
Coverage E (Personal liability) Covers accidental property damage or bodily injury for which the insured is liable.	Included	Included, but limited to only the insured location/premises
Coverage F (Medical payments) Covers guests' medical bills if they're injured on the property.	Included	Included, but limited to only a person(s) on the insured location/premises with the insured's permission (authorized roomer, boarder, or tenant)
ENDORSEMENTS THAT ARE ONLY AVAILABLE FOR HOMEOWNERS		
Endorsement Packages/Bundles	✓	✗
Scheduled Personal Property	✓	✗
Identity Fraud	✓	✗
Business Property - Increased Limits	✓	✗
Refrigerated Property Coverage	✓	✗
Business Pursuits	✓	✗
Special Computer Coverage	✓	✗
Personal Injury	✓	✗