



ENDORSEMENTS

Comprehensive Coverage Options

At Olympus Insurance, we strive to tailor every policy as closely to our homeowners' needs as possible. From flexible hurricane deductibles to one of the broadest water damage coverages in the state, we're used to giving you more.

However even the best HO3 policy has its limitations, which is why we offer endorsements to substantially increase your coverage with minimal effect on your premiums. These "riders" for your policy can be added at any time, to enhance your coverage and give you, your home, and your personal property additional protection.

SCHEDULED PERSONAL PROPERTY COVERAGE

If you own fine jewelry, furs, art, musical instruments, upscale furnishings, or other luxury assets, their value might exceed the personal property coverage provided by your standard HO3 policy. A scheduled personal property endorsement provides broader protection with higher coverage limits.

- Each item can be scheduled individually, and insured for the appraised or agreed on value.
- Items can be added at any time, and will automatically receive the same level of coverage as similar items you already own for 90 days, giving you time to formally add them to the schedule.
- Items can be covered against mysterious disappearance or unexplained loss.
- Deductibles can be adjusted to fit your specific needs.

Spartan Enhanced Coverage Package

Exclusively from Olympus, Spartan Enhanced Coverage is an entire package of elevated coverage for your home, personal property, and personal liability. Along with enhanced protection for specific valuables, Spartan provides up to five times greater coverage for a wide range of liability situations at a substantial cost savings over itemized pricing.



BENEFITS OFFERED BY THIS ENDORSEMENT OPTION INCLUDE:

- ✓ Increased coverage limits for personal property without itemized scheduling
- ✓ Damage to personal property covered at replacement cost
- ✓ All-risk coverage for personal property, including damage from wind-driven rain
- ✓ Coverage for damages caused by water backup in sewers, drains or sump pumps - with only a nominal \$250 deductible
- ✓ ... and much, much more

Adding an endorsement to your homeowners insurance policy can provide extra peace of mind for unexpected situations. Ask your agent about endorsements today, and learn how the right rider can help better protect your home.

This document is for informational purposes only, is not a statement of contract, and does not form a part of, replace, change or amend any terms, conditions, provisions or language within your Olympus Insurance policy. Coverage may not apply in all states. We encourage you to read your entire policy.