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The Joint Contracts Tribunal, Also Known As The JCT, Produces Standards Forms Of Contract For Construction Works Throughout The Whole Construction Industry. Within A JCT Minor Works Or Intermediate Works Contract There Are 3 Different Insurance Clauses/options And I Attach These In Detail At The End Of This Article. 17th, 2024

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Prepared By The Texas Department Of Insurance April 12, 2018 Page 4 Of 5 Typical Structure Of A Homeowners Policy Policy Coverage Sections Description Dwelling Pays If Your House Is Damaged Or Destroyed. Personal Property Pays If The Items In Your House (such As Furniture, Clothing, And Appliances) Are Damaged, Stolen, Or Destroyed. 14th, 2024

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If The Replacement Value Of Your Home Is \$100,000, The Minimum Coverage A Policy May Require Is 80 Percent Or \$80,000

. If You Are Covered For \$60,000, The Insurance Company Will Pay Only 75 Percent Of The Repair Costs For Any Damage . You Are Responsible To Pay The Rest . If A Storm, For Example, 22th, 2024

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Insurance Policies Can Vary. This Guide Is Intended To Help You Understand Homeowners Insurance. The Information Is General And Not Specific To Your Insurance Policy. If You Have Specific Questions About Your Coverage, You Should 12th, 2024

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7. \$1,000 Trading Cards,subjectto A Maximumamountof\$250 Per Card. 8. \$1,000 Theftoffirearms. 9. \$1,000 Manuscripts,includingdocuments Stored On Electronicmedia. 10. \$ 500 Any Motorized Land Vehicle Parts, Equipmentor Accessoriesnot Attached Toor Locatedin Orupon Any Motorized Land Vehicle. 25th, 2024

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And Deal With Customers Directly Online Or Via Toll-free Numbers. Some Agents Represent More Than One Insurance Company. You Should Contact More Than One Agent Or Insurance Company. A Great Resource To Find An Agent Or Insurance Company Is To Ask Your Family And Friends For Recommendations. 21th, 2024

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Theft Takes Place Away From Home (Fig. 8). Fig. 8 Off-Premises Theft Coverage Fire 91% Theft 79% Wind 79% Hail 73% Burst Pipes 71% 46% Theft Of Theft Of Child's Camera While Vacationing 30% Laptop While At School 57% Theft Of

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Whether You Live On A Farm, Or Own Or Rent An Apartment, Condominium, Home Or Mobile Home, Your Home And Its Contents Are Probably Your Largest And Most Important Investment . A Homeowners Policy Will Help You Protect Your Investment . There Are Different Types Of Homeowners Policies Available To Fit Your Housing Situation . TYPES OF HOMEOWNERS 19th, 2024

### **Homeowners Insurance**

- Do Not Forget To Ask About Discounts For Safety And Security Devices (burglar Alarms, Fire Alarms, Dead Bolts).
- Remember To Use The Insurance Quotation Worksheet That Is Included At The Back Of This Guide.
- Ask If The Company Gives A New Home Discount Or Multi-policy Discount.
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