

YOUR DUTIES - SPECIAL FORM:

SECTION I – CONDITIONS

2. Your Duties After a Loss.

In case of a loss to covered property, you must see that the following are done:

- a. Give notice to us or our agent;
- b. Notify the police in case of loss by theft;
- c. Protect the property from further damage. If repairs to the property are required, you must promptly:
 - (1) Make all reasonable and necessary repairs to protect the property; and
- (2) Keep an accurate record of repair and mitigation expenses;
 - d. Prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
 - e. As often as we reasonably require:
 - (1) Show the damaged property;
 - (2) Provide us with records and documents we request and permit us to make copies; and
- (3) Submit to examination under oath, while not in the presence of any other insured," and sign the same;
- f. Send to us, within 60 days your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) The time and cause of loss;
 - (2) The interest of the "insured" and all others in the property involved and all liens on the property;
 - (3) Other insurance which may cover the loss;
 - (4) Changes in title or occupancy of the property during the term of the policy;
 - (5) Specifications of damaged buildings and detailed repair estimates;
 - (6) The inventory of damaged personal property described in 2.d. above;
 - (7) Receipts for additional living expenses incurred and records that support the fair rental value loss.

ISO, Insurance Services Organization's HOMEOWNERS 3 - SPECIAL FORM

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Disclaimer: *FWR Professionals, Div. is not a law firm and does not provide legal advice or claim advocacy services. If you have questions about your policy language or the interpretation thereof, please review your insuring agreement and all endorsements with your insurance broker and/or retain the services of a competent attorney specializing in insurance matters.*