

Property Coverages		Basic	Broad	Special	Contents Only	Limited
		HO 0001	HO 0002	HO 0003	HO 0004	HO 0008
Coverage A-Residence	<ul style="list-style-type: none"> • Residence • Additions and Built-Ins • Utility Tanks 	• RC	• RC	• RC		• ACV
Coverage B-Related Private Structures	<ul style="list-style-type: none"> • Detached Garage • Shed • Fences • Driveways and sidewalks • Permanently installed outdoor fixtures 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 	<ul style="list-style-type: none"> • 10% of limit on residence • RC 		<ul style="list-style-type: none"> • 10% of limit on residence • ACV
Coverage C-Personal Property	<ul style="list-style-type: none"> • Personal property located at residence • Property off premises limited to 10% or \$1,000 whichever is greater 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV 	<ul style="list-style-type: none"> • Scheduled • ACV 	<ul style="list-style-type: none"> • 50% of limit on residence • ACV
Coverage D-Additional Living Costs and Loss of Rents	<ul style="list-style-type: none"> • Covers increased living costs and rent when covered property unfit for use as a residence 	• 30% of limit on residence	• 30% of limit on residence	• 30% of limit on residence	• 40% of limit on personal property	• 20% of limit on residence

*See specific coverage limits for three and four family dwellings

Liability Coverages		Standard Limits
Coverage L-Personal Liability	Bodily Injury or Property Damage caused by an occurrence related to insured premises or personal activities	\$100,000 each occurrence *Can be increased or reduced
Coverage M-Medical Payments	Pays medical expenses for injury to others in connection with insured premises or personal activities	\$1,000 per person *Can be increased or reduced

Additional Property and Liability Coverages and Limits available by endorsement

Perils Covered

	Limited Form	Basic	Broad	Contents Broad Form	Special
	HO 0008	HO 0001	HO 0002	HO 0004	HO 0003**
All Risks					X
Fire or Lightning	X	X	X	X	X
Windstorm or Hail	X	X	X	X	X
Explosion	X	X	X	X	X
Riot or Civil Commotion	X	X	X	X	X
Aircraft	X	X	X	X	X
Vehicles	X	X	X	X	X
Smoke	X	X	X	X	X
Sinkhole Collapse	X	X	X	X	X
Volcanic Eruption	X	X	X	X	X
Vandalism or Malicious Mischief	X	X	X	X	X
Theft	X*	X	X	X	X
Falling Objects			X	X	X
Weight of Ice, Snow, or Sleet			X	X	X
Sudden and Accidental Tearing Apart, Burning or Bulging			X	X	X
Accidental Discharge of Water or Steam			X	X	X
Freezing			X	X	X
Sudden and Accidental Damage From Artificially Generated Electric Currents			X	X	X

* HO 0008- Theft limited to \$1,000 and covers only theft on premises

** HO 0003 insures against all risks of direct physical loss, with certain exceptions for Coverages A, B and D. Property covered under Coverage C- Personal Property is insured against perils shown for HO 0002.

Ask about credits available for:

- Fire and Theft Alarms
- Fire Extinguishers
- Tie-Downs
- Roof and Foundation

**See policy language for specific rules, restrictions and limitations. The descriptions contained in this flyer are for informational purposes only and are not a promise of coverage. In the event there are discrepancies, the terms of your policy will govern.*