

COMPARISON OF COVERAGES – PERSONAL LINES

HOMEOWNERS POLICY HO-8

Application HO

SECTION I

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicle
7. Smoke
8. Vandalism/Malicious Mischief
9. Theft (\$1,000)
Optional (\$5,000 - \$65.00 or
\$10,000 - \$135.00)
10. Volcanic Eruption

SECTION II

1. Personal Liability (\$100,000)
2. Medical Payments to Others
(\$1,000)

Water Damage Coverage
\$20,000 for \$100 Additional Premium

DWELLING FIRE POLICY DP-1

Application DF

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Volcanic Eruption
9. Vandalism/Malicious Mischief

Water Damage Coverage
\$20,000 for \$100 Additional Premium

OPTIONAL COVERAGE

Liability - \$20,000 for \$100 Additional Premium
Front & Rear Photos Required (Black & White photos are not accepted)

WIND AND HAIL ONLY

Application DWH

1. Wind
2. Hail

OPTIONAL COVERAGE

Replacement Cost (Building
&/or Contents) – 20% of EC
Premium

Loss of Use – Additional Premium
Applies

COMPARISON OF COVERAGES – COMMERCIAL LINES

COMMERCIAL FIRE

Application CF

GROUP I

A. Fire

J. Vandalism

GROUP II

B. Lightning

C. Explosion

D. Windstorm or Hail

E. Smoke

F. Aircraft or Vehicles

G. Riot or Civil Commotion

I. Volcanic Action

OPTIONAL COVERAGE:

Business Interruption

Replacement Cost

WIND AND HAIL ONLY

Application CWH

1. Wind

2. Hail

OPTIONAL COVERAGE

Replacement Cost (Building
&/or Contents) – 20% of EC
Premium