

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) effective 10/01/16
Optional (\$3,000 - \$61.80 for Terr. 33 –
\$97.52 for remainder of state) or
\$5,000 - \$123.60 for Terr. 33 -- \$195.04
for remainder of state)
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

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

- A. Fire
- B. Lightning
- C. Explosion
- D. Windstorm or Hail
- E. Smoke
- F. Aircraft or Vehicles
- G. Riot or Civil Commotion
- I. Volcanic Action
- J. Vandalism

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

Loss of Use – Additional Premium
Applies