

HO-3

Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Homes must be insured for at least 100% of replacement cost value, but not more than 125%.
Minimum Coverage A (Coverage for the dwelling)	\$125,000	No
Maximum Coverage A	\$2,000,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2% included	Yes, limits of 1%-20% available; Coverage can also be excluded (0%), and coverage is available for each \$1,000 over 20%.
Coverage A and B note	Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. These structures are covered under Coverage B if detached.	N/A
Pool coverage	In-ground pools are covered under Coverage A. Above-ground pools are covered under Coverage B.	Yes, maximum Coverage A and B limits apply.
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 limit	No

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Matching Sublimit Endorsement	Repairs or replacements of undamaged parts of the building solely to match repairs made to damage as a result of a covered loss limited to 1% of Coverage A.	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	50%	Minimum of 25% to maximum 75% of Coverage A or may be excluded entirely.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, up to \$400
Securities, deeds, etc.	\$1,000 limit	Yes, up to \$2,500
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	Yes, up to \$3,000
Firearms	\$2,000 limit	Yes, up to \$4,000
Silverware	\$2,500 limit	Yes, up to \$4,000
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for

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		reasonable emergency measures necessary to protect the covered property from further damage.
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	Yes, 20% available
Coverage E: Liability	\$100,000	Yes, \$300,000, \$500,000
Coverage F: Medical Payments	\$1,000	Yes, \$2,500 and \$5,000
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	Yes, \$5,000 and \$10,000
Optional Coverages		
Animal Liability	Not included	Yes, \$50,000
Earthquake Coverage	Not included	No
Extended/increased replacement cost on dwelling	Not included	Limited to a maximum of 20% of Coverage A
Golf Cart	Not included	Yes
Identity Theft or Identity Fraud Expense Coverage	Not included	Yes
Incidental Occupancy	Not included	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, \$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Not included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25% of Coverage A	Yes, 10% and 50% or may be excluded entirely
Sinkhole	Not included	Yes
Scheduled Personal Property	Not included	Yes

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Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes, \$5,000
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered except for Reasonable Emergency Measures; there is not coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	Yes. After the policy's 3 rd renewal, homes 41 years or older receive water damage exclusion. \$10,000 water limitation available for an additional premium
Is there a <i>complete</i> water damage exclusion?	Not included	Yes, exclusion available via endorsement
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	Yes, a Roof Surfaces Payment Schedule Endorsement is available.
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A

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Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check/EFT, as incurred	N/A
Other		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 1%, 2%, 5% 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Two payment, Four Payment, Six Payment	N/A
What down payment percentage is required for each?	50% for Two Payment, 25% for Four Payment and Six Payment	N/A
Is premium finance available/acceptable?	No	N/A

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