

**COVERAGE COMPARISON**

	DP 1	DP 2	DP 3	HO 2	HO 3	HO 5	HO 8	HO 4	HO 6
	Basic	Broad	Special	Broad Form	Special Form	Comp. Form	Modified Form	Contents	Unit Owners
<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>	<u>Occupancy Requirements:</u>
Use	Owner, Secondary, Tenant, Vacant	Owner, Secondary, Tenant, Vacant	Owner, Secondary, Tenant, Vacant	Owner Occupied - Seasonal/Secondary	Owner Occupied - Seasonal/Secondary	Owner Occupied - Seasonal/Secondary	Owner Occupied - Seasonal/Secondary	Persons renting or leasing apartments, condos or dwellings	Primary, seasonal or rental
# of Families	One to Four Families	One to Four Families	One to Four Families	One to Four Families	One to Four Families	One to Four Families	One to Four Families	No limit	No limit
<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>	<u>Deductibles:</u>
Deductibles	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$500, \$1,000, \$1,500, \$2,500, \$5,000	\$250 all perils, \$500 all perils, \$1,000 all perils	\$250 all perils, \$500 all perils, \$1,000 all perils
Named Perils or Open Policy	Named Perils for Coverage A & B & C	Named Perils for Coverage A & B & C	Open Policy for Coverage A & B; Named Perils for Coverage C	Named Perils for Coverage A, B and C	Open Policy for Coverage A & B; Named Perils for Coverage C	Open Policy for Coverages A, B & C	Named Perils for Coverage A & B & C	NO Coverage for Coverage A & B Named Perils for Coverage C	Open Policy for Coverage A & B; Named Perils for Coverage C
<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>	<u>Classifications of Coverage:</u>
Coverage A - Dwelling	Included	Included	Included	Included	Included	Included	Included	None	Limited
Coverage B - Other Structures (10% of A)	Included Usual to the occupancy as a dwelling by insureds	Included	Included	Included	Included	Included	Included	None	Property owned or used by an insured
Coverage C - Personal Property	Usual to the occupancy as a dwelling by insureds	Usual to the occupancy as a dwelling by insureds	Usual to the occupancy as a dwelling by insureds	Property owned or used by an insured Fair Rental Value w/Additional Living Expense	Property owned or used by an insured Loss of Use W/ Additional Living Expense	Property owned or used by an insured	Property owned or used by an insured	Property owned or used by an insured Loss of Use W/ Additional Living Expense	Property owned or used by an insured Loss of Use W/ Additional Living Expense
Coverage D - Fair Rental/Loss of Use	Fair Rental Value	Fair Rental Value	Fair Rental Value	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages
Coverage E - Additional Living Expense	E - Other Coverages	Included	Included	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages	Additional Coverages
<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>	<u>Perils:</u>
Accidental Discharge, Leakage or Overflow of Water or Steam		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Aircraft & Vehicles	Included-- when purchased (not driven by an Insured)	Included--(not driven by an Insured)	Included	Included-- (not driven by an Insured)	Included	Landlord's Furnishings	Included (not driven by an Insured)	Included	Included
Collapse	Included	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Damage By Burglars		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Falling Objects		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Fire & Lightening	Included	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Explosion	Included-when purchased	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Riot & Civil Commotion	Included--when purchased	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Smoke	Included-when purchased	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Sudden and Accidental Damage from Artificially Generated Electrical Current		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Theft				Included	Included		Included	Included	Included
Vandalism & Malicious Mischief	Included--when purchased	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Volcanic Eruption	Included--when purchased	Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Windstorm or Hail	Included--when purchased	Included, plus Hurricane	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>	<u>Additional Coverages:</u>
Building Additions and Alterations								Included	Under Coverage A
Credit Card, Electronic Fund, Transfer, Card Access Devices, Forgery, Counterfeit Money									
Debris Removal	Included	Included	Included	Included	Included	Included	Included	Included	Included
Fire Department Service Charge	Included - \$500	Included - \$500	Included - \$500	Included - \$500	Included - \$500	Included - \$500	Included - \$500	Included - \$500	Included - \$500
Freezing		Included	Included	Included	Included	Landlord's Furnishings	Included	Included	Included
Glass or Safety Glazing Material		Included	Included	Included	Included	Included	Included	Included	Included

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	Basic	Broad	Special	Broad Form	Special Form	Comp. Form	Modified Form	Contents	Unit Owners
Grave Markers		Included	Included	Included	Included	Included			Included
Improvements, Alterations & Additions	Included	Included		Included					
Landlord's Furnishings		Included		Included (up to \$2,500)	Included (up to \$2,500)	Included (up to \$2,500)			
Ordinance of Law		Included	Included	Up to 10% of Cov. A.				Up to 10% of Cov. A.	Included
Property Removed	Included	Included	Included	Included	Included	Included	Included	Included	
Reasonable Repairs	Included	Included	Included	Included	Included	Included	Included	Included	Included
Rental Value	Included	Included	Included	Included					
Trees, Shrubs and Other Plants		Trees, Shrubs, and Other Plants \$500 per item	Trees, Shrubs, and Other Plants \$500 per item	Trees, Shrubs, and Other Plants \$500 per item	Trees, Shrubs, Plants - 5% for all - \$500 for each	Trees, Shrubs, Plants - 5% for all - \$500 for each	Trees, Shrubs, Plants - 5% for all - \$250 for each	Trees, Shrubs, Plants - 5% for all - \$500 for each	Trees, Shrubs, Plants - 5% for all - \$500 for each
Weight of Ice and Snow or Sleet			Included		Included			Included	
Worldwide Coverage (10% of Coverage C)	Included	Included	Included	Included	Included	Included	Included	Included	Included
<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>	<b>Exclusions:</b>
Ordinance of Law	Excluded	Excluded	Excluded	See Additional Cov.	Excluded	See Additional Cov.	Excluded	Excluded	Excluded
Earth Movement	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Water Damage (Flood, water that backs up through sewers or drains)	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Power Failure	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Neglect, War, Nuclear Hazard	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Intentional Loss, Government Action	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Trees, shrubs, plants, lawn	Excluded								
Others			Many exclusions in areas to avoid coverages not covered in All Risks of direct physical loss						
<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>	<b>Loss Settlement:</b>
Coverages A & B	ACV	Coverage A & B - Replacement Cost (80% Insured-to-Value)	Coverage A & B - Replacement Cost (80% Insured-to-Value)	Coverage A & B - Replacement Cost (80% Insured-to-Value)	Coverage A & B - Replacement Cost - 80% Insured-to-Value	Coverage A & B - Replacement Cost - 80% Insured-to-Value	Coverages A & B - Replacement Cost	ACV (can endorse to add replacement cost)	ACV (can endorse to add replacement cost)
Dwelling/Other Structures	ACV	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	Replacement Cost	Dwelling Other Structures- Replacement Cost - Repaired or replaced within 180 days of the date of loss	No Coverage	Limited - Replacement Cost
Personal Effects	ACV	ACV	ACV	ACV (Including) awnings, carpeting, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums	ACV (including) awnings, carpeting, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums	ACV (Including) awnings, carpeting, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums	ACV (Including) awnings, carpeting, appliances, outdoor antennas, outdoor equipment, structures that are not building	ACV	N/A
Coverage C	ACV	Personal Property, Awnings, Structures that are not building - ACV	Personal Property, Awnings, Structures that are not building - ACV	ACV	ACV	ACV	ACV	ACV	N/A