

Dwelling:

• Perils	All-Risk	All-Risk
• Extended Replacement Cost	Included	Not Included
• Replication Coverage	Included	Not Included

Other Structures:

• % Of House Coverage	20% Of Coverage A	10% Of Coverage A
• Extended R/C	Included	Not Included

Additional Living Expenses:

• % Of House Coverage	Unlimited	20% Of Coverage A
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Contents:

• Perils	All Risk	Named Peril
• Replacement Cost Coverage	Included	Not Included
• Items Of Rarity And Antiquity	Full Replacement Cost Value	Actual Cash Value
• Cash Out Option	Included	Not Included
• Earthquake	Included	Not Included

Extra Coverages:

• Debris Removal	Unlimited	5% Of Coverage A
• Rebuilding To Code	Unlimited	Not Included
• Backup Of Sewers And Drains	Included	Not Included
• Lock Replacement	Included	Not Included
• Theft Of Building Materials	Included	Not Included
• Landscaping (Limit For Any One Tree, Shrub, Or Plant)	\$1,000	\$500
• Business Property	\$25,000	Not Included

Special Limitations:**Includes Loss by Mysterious Disappearance****Theft Only**

• Money	\$1,000	\$200
• Jewelry	\$5,000	\$1000
• Furs	\$5,000	Included With Jewelry
• Silverware	\$10,000	\$2,500

Personal Liability:

• Medical Payments	\$10,000	\$1,000
• Personal Injury	Included	Not Included
• Non-Profit D & O	Included	Not Included
• Identity Fraud	\$25,000 (\$500 ded)	Not Included
• Kidnap Expense	\$100,000	Not Included

Valuable Articles:

• Cash Out Option	Included	Not Included
• Agreed Value	All Scheduled Items	Fine Arts Only
• Fine Arts Coverage	Worldwide	U.S. & Canada Only
• Breakage	Included	Not Included
• Newly Acquired Property	25% Of Schedule With A \$50,000 Limit for Jewelry, Furs, Cameras, Musical Instruments & Collectibles	25% Of Schedule With a \$10,000 Limit

The insurance policy, not this coverage comparison, forms the contract between the insured and the insurance company.
The policy may contain limits, exclusions, and limitations which are not listed in this coverage comparison.

**Deluxe House with
Standard Contents**

ISO Form #3

Dwelling:

- | | | |
|-----------------------------|----------|--------------|
| • Perils | All-Risk | All-Risk |
| • Extended Replacement Cost | Included | Not Included |
| • Replication Coverage | Included | Not Included |

Other Structures:

- | | | |
|-----------------------|-------------------|-------------------|
| • % Of House Coverage | 20% Of Coverage A | 10% Of Coverage A |
| • Extended R/C | Included | Not Included |

Additional Living Expenses:

- | | | |
|-----------------------|-----------|-------------------|
| • % Of House Coverage | Unlimited | 20% Of Coverage A |
|-----------------------|-----------|-------------------|

Contents:

- | | | |
|---------------------------------|-----------------------------|-------------------|
| • Perils | Named Peril | Named Peril |
| • Replacement Cost Coverage | Included | Not Included |
| • Items Of Rarity And Antiquity | Full Replacement Cost Value | Actual Cash Value |
| • Cash Out Option | Included | Not Included |
| • Earthquake | Not Included | Not Included |

Extra Coverages:

- | | | |
|--|-----------|------------------|
| • Debris Removal | Unlimited | 5% Of Coverage A |
| • Rebuilding To Code | Unlimited | Not Included |
| • Backup Of Sewers And Drains | Included | Not Included |
| • Lock Replacement | Included | Not Included |
| • Theft Of Building Materials | Included | Not Included |
| • Landscaping
(Limit For Any One Tree, Shrub, Or Plant) | \$1,000 | \$500 |
| • Business Property | \$25,000 | Not Included |

Special Limitations:

- | | | |
|--------------|----------|-----------------------|
| • Money | \$1,000 | \$200 |
| • Jewelry | \$5,000 | \$1000 |
| • Furs | \$5,000 | Included With Jewelry |
| • Silverware | \$10,000 | \$2,500 |

Personal Liability:

- | | | |
|--------------------|----------------------|--------------|
| • Medical Payments | \$10,000 | \$1,000 |
| • Personal Injury | Included | Not Included |
| • Non-Profit D & O | Included | Not Included |
| • Identity Fraud | \$25,000 (\$500 ded) | Not Included |
| • Kidnap Expense | \$100,000 | Not Included |

Valuable Articles:

- | | | |
|---------------------------|--|--|
| • Cash Out Option | Included | Not Included |
| • Agreed Value | All Scheduled Items | Fine Arts Only |
| • Fine Arts Coverage | Worldwide | U.S. & Canada Only |
| • Breakage | Included | Not Included |
| • Newly Acquired Property | 25% Of Schedule
With A \$50,000 Limit for
Jewelry, Furs, Cameras, Musical Instruments & Collectibles | 25% Of Schedule
With a \$10,000 Limit |

The insurance policy, not this coverage comparison, forms the contract between the insured and the insurance company.
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Additions & Alterations:

- | | | |
|----------|--------------|-------------|
| • Perils | All-Risk | Named Peril |
| • Limit | 10% Of Cov C | \$1,000 |

Additional Living Expenses:

- | | | |
|---------|-----------|-------------------|
| • Limit | Unlimited | 20% Of Coverage C |
|---------|-----------|-------------------|

Contents:

- | | | |
|---------------------------------|-----------------------------|-------------------|
| • Perils | All Risk | Named Peril |
| • Replacement Cost Coverage | Included | Not Included |
| • Items Of Rarity And Antiquity | Full Replacement Cost Value | Actual Cash Value |
| • Cash Out Option | Included | Not Included |
| • Earthquake | Included | Not Included |

Extra Coverages:

- | | | |
|--|-----------|--------------|
| • Loss Assessment | \$50,000 | \$1,000 |
| • Rebuilding To Code | Unlimited | Not Included |
| • Backup Of Sewers And Drains | Included | Not Included |
| • Lock Replacement | Included | Not Included |
| • Theft Of Building Materials | Included | Not Included |
| • Landscaping
(Limit For Any One Tree, Shrub, Or Plant) | \$1,000 | \$500 |

Special Limitations:

Includes Loss by Mysterious Disappearance

Theft Only

- | | | |
|--------------|----------|-----------------------|
| • Money | \$1,000 | \$200 |
| • Jewelry | \$5,000 | \$1000 |
| • Furs | \$5,000 | Included With Jewelry |
| • Silverware | \$10,000 | \$2,500 |

Personal Liability:

- | | | |
|--------------------|--------------------|--------------|
| • Medical Payments | \$10,000 | \$1,000 |
| • Personal Injury | Included | Not Included |
| • Non-Profit D & O | Included | Not Included |
| • Identity Fraud | \$25,000 (500 ded) | Not Included |
| • Kidnap Expense | \$100,000 | Not Included |

Valuable Articles:

- | | | |
|---------------------------|---|--|
| • Cash Out Option | Included | Not Included |
| • Agreed Value | All Scheduled Items | Fine Arts Only |
| • Fine Arts Coverage | Worldwide | U.S. & Canada Only |
| • Breakage | Included | Not Included |
| • Newly Acquired Property | 25% Of Schedule
With A \$50,000 Limit for
Jewelry, Furs, Cameras, Musical
Instruments & Collectibles | 25% Of Schedule
With a \$10,000 Limit |

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Standard Condo

ISO Form #6

Additions & Alterations:

- | | | |
|----------|-------------|-------------|
| • Perils | Named Peril | Named Peril |
|----------|-------------|-------------|

Additional Living Expenses:

- | | | |
|---------|-----------|-------------------|
| • Limit | Unlimited | 20% Of Coverage C |
|---------|-----------|-------------------|

Contents:

- | | | |
|---------------------------------|----------------|-------------------|
| • Perils | Named Peril | Named Peril |
| • R/C Coverage | Included | Not Included |
| • Items Of Rarity And Antiquity | Full R/C Value | Actual Cash Value |
| • Cash Out Option | Included | Not Included |

Extra Coverages:

- | | | |
|--|-------------------|--------------|
| • Loss Assessment | \$50,000 Included | Not Included |
| • Rebuilding To Code | Unlimited | Not Included |
| • Backup Of Sewers And Drains | Included | Not Included |
| • Lock Replacement | Included | Not Included |
| • Theft Of Building Materials | Included | Not Included |
| • Landscaping
(Limit For Any One Tree, Shrub, Or Plant) | \$1,000 | \$500 |

Special Limitations:

- | | | |
|--------------|----------|-----------------------|
| • Money | \$1,000 | \$200 |
| • Jewelry | \$5,000 | \$1000 |
| • Furs | \$5,000 | Included With Jewelry |
| • Silverware | \$10,000 | \$2,500 |

Personal Liability:

- | | | |
|--------------------|--------------------|--------------|
| • Medical Payments | \$10,000 | \$1,000 |
| • Personal Injury | Included | Not Included |
| • Non-Profit D & O | Included | Not Included |
| • Identity Fraud | \$25,000 (500 ded) | Not Included |
| • Kidnap Expense | \$100,000 | Not Included |

Valuable Articles:

- | | | |
|---------------------------|---|--|
| • Cash Out Option | Included | Not Included |
| • Agreed Value | All Scheduled Items | Fine Arts Only |
| • Fine Arts Coverage | Worldwide | U.S. & Canada Only |
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With A \$50,000 Limit for
Jewelry, Furs, Cameras, Musical
Instruments & Collectibles | 25% Of Schedule
With a \$10,000 Limit |

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