

Owners Forms

Coverage	Base Policy * (Connections Only)	Select	Select Plus	Select Premium	Prestige
Coverage A - Dwelling					
Dwelling Replacement Cost *Subject to company approval	Not Available	Additional 25% of Cov A	Additional 50% of Cov A	Additional 50% of Cov A	Guaranteed Replacement Cost with Cash Out Option
Coverage C - Personal Property					
Coverage C - Personal Property	50% of Cov A	75% of Cov A	75% of Cov A	75% of Cov A	50% of Cov A
Personal Property Replacement Cost	Not Available	Included	Included	Included	Included
Coverage D - Loss of Use					
Coverage D - Loss of Use	20% of Cov A	20% of Cov A	30% of Cov A	50% of Cov A	Actual Loss Sustained
Civil Authority	2 weeks	2 weeks	2 weeks	2 weeks	30 days
Increased Special Limits					
Money, Bank Notes and Related Items	\$200	\$200	\$750	\$1,500	\$1,500
Securities, Records and Related Items	\$1,500	\$1,500	\$5,000	\$10,000	\$10,000
Silverware	\$2,500	\$2,500	\$5,000	\$10,000	\$10,000
Jewelry, Watches and Furs	\$1,500	\$1,500	\$5,000 (\$2,500 per item)	\$10,000 (\$5,000 per item)	\$10,000 (no per item limit)
Watercraft	\$1,500	\$1,500	\$2,500	\$3,000	\$5,000
Trailers Not Used with Watercraft	\$1,500	\$1,500	\$2,500	\$3,000	\$5,000
Firearms	\$2,500	\$2,500	\$3,000	\$5,000	\$5,000
Business Property - On Premises	\$2,500	\$2,500	\$5,000	\$10,000	\$15,000
Business Property - Off Premises	\$1,500	\$1,500	\$2,500	\$5,000	\$5,000
Additional Coverages - Increased Limits					
Debris Removal	5% of Damaged Property Limit	5% of Damaged Property Limit	5% of Damaged Property Limit	10% of Damaged Property Limit	Reasonable Expenses
Debris Removal for Fallen Trees (total/per tree limit)	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500	\$1,000/\$500	\$2,500/No per tree limit
Loss Assessment	\$1,000	\$1,000	\$5,000	\$10,000	\$50,000
Trees & Shrubs, per Plant Limit	\$500	\$500	\$1,000	\$1,500	\$1,500
Fire Dept Service Charge	\$500	\$1,000	\$1,500	\$2,500	\$2,500
Credit Card, Forgery, Counterfeit Money	\$500	\$500	\$5,000	\$10,000	\$10,000
Ordinance or Law	10% of Cov A	10% of Cov A	20% of Cov A	30% of Cov A	100% of Coverage A
Damage to Property of Others	\$1,000	\$1,500	\$2,000	\$3,000	\$3,000
Included Optional Coverages					
Identity Fraud Expense	Optional	Optional	\$25,000	\$25,000	\$25,000
Lock Replacement	Not Available	\$500	\$1,000	\$1,000	\$1,000
Personal Injury	Optional	Optional	Included	Included	Included
Refrigerated Property Coverage	Not Available	\$500	\$500	\$500	\$5,000
Service Line Coverage	Not Available	Not Available	\$10,000	\$20,000	\$20,000
Loss Mitigation Expense Coverage (Included for Losses >\$10,000)	Not Available	Not Available	Not Available	Not Available	\$2,500
Water Back-up & Sump Pump Overflow	Optional	Optional	\$5,000	\$10,000	\$25,000
Revised Deductible					
Deductible Waiver - Loss > \$50,000	Not Available	Not Available	Not Available	Included	Included

* This Base Policy level of coverage is for Connections only. The base coverage level for Platinum is the Select Trim.

All Platinum Coverage Trims include Siding and/or Roof Restoration Coverage and Platinum Total Household Rewards

This material is intended for informational purposes only and does not provide coverage, replace or modify the terms of the policy. For the exact coverage provided, please refer to the policy.