

HO-3 HOMEOWNERS POLICY

COVERAGES	ISO HO00031000 HO 2000 Ed.	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDIAN INS. CO.	ATLANTIC PREFERRE D INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
Named Perils						
Fire & Lightning	✓	✓	✓	✓	✓	✓
Windstorm/Hail	✓	✓	✓	✓	✓	✓
Explosion	✓	✓	✓	✓	✓	✓
Riot or Civil Commotion	✓	✓	✓	✓	✓	✓
Aircraft & Vehicles	✓	✓	✓	✓	✓	✓
Smoke (Sudden / Accidental)	✓	✓	✓	✓	✓	✓
Vandalism or Malicious Mischief	✓	✓	✓	✓	✓	✓
Theft	✓	Cov. C	✓	✓	✓	✓
Falling Objects	✓	✓	✓	✓	✓	✓
Weight of Ice/Snow	✓	✓	✓	✓	✓	✓
Sudden Accident, Tearing, Cracking, etc.	✓	✓	✓	✓	✓	✓
Accidental Water Discharge	✓	✓	✓	✓	✓	✓
Freezing (in certain situations)	✓	✓	✓	✓	✓	✓
Power Surge	✓	✓	✓	✓	✓	✓
Volcanic Eruption	✓	✓	✓		✓	
Coverage A - Dwelling						
Attached Structures	✓	✓	✓	✓	✓	✓
Shutters	✓	✓	✓	✓	✓	✓
			Cov. A 10% Limit			
Coverage B - Other Structures (10%)						
Structures (set apart by clear space)	✓	✓	✓	✓	✓	✓
Detached Garage	✓	✓	✓	✓	✓	✓
Backyard Pool	✓	End't	✓	✓	Cov A or B	Cov B
Guest House	✓	✓	✓	✓	✓	Cov B
Mailbox	✓	✓	✓	✓	✓	✓
Fence (if not attached to the house)	✓	✓	✓	✓	✓	✓
Shed	✓	✓	✓	✓	✓	✓
Coverage C (50% of Cov. A)						
Coverage C Sub-Limits						
Cash	\$200	\$200	\$200	\$200	\$200	\$200
Securities	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Watercraft	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Utility Trailer (non-watercraft)	\$1,500	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Theft of Jewelry	\$1,500	\$1,000	\$2,500	\$1,000	\$2,000	\$1,000
Theft of Silverware	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Theft of Firearms	\$2,500	\$2,000	\$2,500	\$2,000	\$2,000	\$1,000
Business Property - On Premises	\$2,500	\$2,500	\$1,000	\$1,000	\$2,500	\$500
Off Premises	\$500	\$250	\$250	\$200	\$500	
Electronic Apparatus & Accessories	\$1,500	\$1,000	\$5,000	\$5,000		\$3,000
Personal Property Away from Premises	10% or \$1000	10% or \$1000	10% or \$1000	Cov. C 10%		10% or \$1000
Camera and Accessories	Included		100%	Included		\$1,000
Tools	Included		100%	Included		\$1,000

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Manuscripts	\$1,500	see Securities	see Securities	\$1,000		\$1,000
Stamps, Trading Cards, Collections	\$1,500		\$2,500	\$1,000		
Coverage D - Loss Of Use			Cov. C			
Additional Living Expenses	✓	✓	✓	✓	✓	✓
Fair Rental Value	✓	✓	✓	✓	✓	✓
Civil Authority Action (2 Weeks)	✓	✓	✓	✓	✓	✓
Additional Coverage						
Debris Removal	5%	5%	5%	✓	5%	5%
Removal of Trees (with exceptions)	\$1,000	\$500	\$500	\$500	\$500	\$500
Reasonable Repairs	✓	✓	✓	✓	✓	✓
Trees, Shrubs, Plants (no wind coverage)	\$500 Up To 5%	✓	5%	5%	✓	✓
Fire Department Charges	\$500	\$500	\$500	✓	\$500	✓
Property Removed - Endangered	✓	✓	✓	✓	\$500	✓
Credit Card, Elec. Transfer Card, etc.	\$500	\$500	\$1,000	✓	✓	✓
Loss Assessment - \$1,000	✓	✓	\$5,000 End't	Optional	✓	Agreed Limit
Collapse (in certain situqtions)	✓	✓	✓	✓	✓	✓
Glass or Safety Glaze Material	✓	✓	✓	✓	✓	✓
Landlord Furnishings - \$2,500	✓	✓			✓	
Inflation Protection	Optional		✓			✓
Power Interruption /On Premises	✓	✓	✓			✓
Power Interruption /Off Premises	Excluded	\$500	Excluded	\$200		\$500
Lock Replacement - Stolen Key	N/A		✓			\$100
Refrigerated Products	Optional		Cov. B			
Aarson Reward	N/A		\$1,000			
Grave Markers	\$5,000	N/A	N/A	N/A	N/A	N/A
HO-3 Building Exclusions						
Theft in Dwellings Under Construction	✓	✓	✓	✓	✓	✓
Vandalism after 60 days of vacancy	✓	30 Days	30 Days	30 Days	✓	30 Days
Wear & Tear, Smog, Rust	✓	✓	✓	✓	✓	✓
Pollution	✓	✓	✓	✓	✓	✓
Cracking of Foundations & Pavement	✓	✓	✓	✓	✓	✓
Birds, Vermin, Insects, Animals	✓	✓	✓	✓	✓	✓
Flood	✓	✓	✓	✓	✓	✓
Motor Vehicle / Travel Trailers	✓	Cov. C	✓		✓	✓

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General Property Exclusions						
Earth Movement	✓	✓	✓	✓	✓	✓
Water Damage (Flood/ Seepage)	✓	✓	✓	✓	✓	✓
Off Premises Power Failure	✓	✓		\$200	✓	✓
Negligence / Neglect	✓	✓	✓	✓	✓	✓
War & Nuclear Hazard	✓	✓	✓	✓	✓	✓
Intentional Acts / Loss	✓	✓	✓	✓	✓	✓
Government Action	✓	✓	✓	✓	✓	✓
Weather	✓	✓	✓	✓	✓	✓
Faulty, Inadequate or Defective	✓	✓	✓	✓	✓	✓
Florida Specific Coverages						
Sinkhole Collapse	✓	✓	✓	✓	✓	✓
Ordinance & Law – 25% or 50%	✓	✓	✓	✓	✓	✓
Hurricane Deductible	✓	✓	✓	✓	✓	✓
Fungi, Wet or Dry Rot or Bacteria (Limited)	✓	✓	✓	✓	✓	✓
Loss Settlement Options						
Replacement Cost - Cov. A & B	>80% Cov A	✓	✓	✓	✓	✓
Replacement Cost - Cov. C / Limitations	Optional	✓	✓	✓	✓	✓
Actual Cash Value (ACV)	Optional		< 80%	✓		
Replacement Cost Plus (20% of Cov. A)	25% or 50%		> 100%	✓		✓
Protective Device Credit	✓	✓	✓	✓	✓	✓