<table>
<thead>
<tr>
<th>COVERAGES</th>
<th>ISO HO00031000 HO 2000 Ed.</th>
<th>CITIZENS PROPERTY INS. CO.</th>
<th>STATE FARM FLORIDA INS. CO.</th>
<th>ALLSTATE FLORIDIAN INS. CO.</th>
<th>ATLANTIC PREFERRED INS. CO.</th>
<th>NATIONWIDE INS. CO. OF FLORIDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Named Perils</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Fire &amp; Lightning</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Windstorm/Hail</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Explosion</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Riot or Civil Commotion</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Aircraft &amp; Vehicles</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Smoke (Sudden / Accidental)</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Vandalism or Malicious Mischief</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Theft</td>
<td>Cov. C</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Falling Objects</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Weight of Ice/Snow</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Sudden Accident, Tearing, Cracking, etc.</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Accidental Water Discharge</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Freezing (in certain situations)</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
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<tr>
<td>Power Surge</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
<tr>
<td>Volcanic Eruption</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
<td>√</td>
</tr>
</tbody>
</table>

**Coverage A - Dwelling**

- Attached Structures: √
- Shutters: √

**Coverage B - Other Structures (10%)**

- Structures (set apart by clear space): √
- Detached Garage: √
- Backyard Pool: End’t
- Guest House: √
- Mailbox: √
- Fence (if not attached to the house): √
- Shed: √

**Coverage C (50% of Cov. A)**

- Cash: $200
- Securities: $1,500
- Watercraft: $1,500
- Utility Trailer (non-watercraft): $1,500
- Theft of Jewelry: $1,500
- Theft of Silverware: $2,500
- Theft of Firearms: $2,500
- Business Property - On Premises: $2,500
- Off Premises: $500
- Electronic Apparatus & Accessories: $1,500
- Personal Property Away from Premises: 10% or $1,000
- Camera and Accessories: Included
- Tools: Included

**Coverage B (75%)**

- Cov. B Sub-Limits: $200
- Securities: $1,000
- Watercraft: $1,000
- Utility Trailer (non-watercraft): $1,000
- Theft of Jewelry: $1,000
- Theft of Silverware: $2,500
- Theft of Firearms: $2,500
- Business Property - On Premises: $2,500
- Off Premises: $250
- Electronic Apparatus & Accessories: $1,000
- Personal Property Away from Premises: 10% or $1,000
- Camera and Accessories: Included
- Tools: Included

1/24/2006
## HO-3 HOMEOWNERS POLICY

<table>
<thead>
<tr>
<th>Manuscripts</th>
<th>$1,500</th>
<th>see Securities</th>
<th>see Securities</th>
<th>$1,000</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stamps, Trading Cards, Collections</td>
<td>$1,500</td>
<td>$2,500</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Coverage D - Loss Of Use

- Additional Living Expenses
  - ✓
- Fair Rental Value
  - ✓
- Civil Authority Action (2 Weeks)
  - ✓

### Additional Coverage

- Debris Removal
  - 5%
  - ✓
  - $500 Up To
  - 5%
  - ✓
  - $500
- Removal of Trees (with exceptions)
  - $1,000
  - $500
  - $500
  - $500
  - $500
  - $500
- Reasonable Repairs
  - ✓
  - ✓
  - ✓
  - ✓
- Trees, Shrubs, Plants (no wind coverage)
  - $500 Up To
  - 5%
  - ✓
  - $500
- 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 situations)
  - ✓
  - ✓
  - ✓
  - ✓
  - ✓
- 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
- Aaron 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
  - ✓
  - ✓
  - ✓
## HO-3 HOMEOWNERS POLICY

<table>
<thead>
<tr>
<th>General Property Exclusions</th>
<th>ISO H000031000 HO 2000 Ed.</th>
<th>CITIZENS PROPERTY INS. CO.</th>
<th>STATE FARM FLORIDA INS. CO.</th>
<th>ALLSTATE FLORIDIAN INS. CO.</th>
<th>ATLANTIC PREFERRED INS. CO.</th>
<th>NATIONWIDE INS CO OF FLORIDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earth Movement</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Water Damage (Flood/ Seepage)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Off Premises Power Failure</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>$200</td>
<td>✓</td>
</tr>
<tr>
<td>Negligence / Neglect</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>War &amp; Nuclear Hazard</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Intentional Acts / Loss</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Government Action</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Weather</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Faulty, Inadequate or Defective</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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### Florida Specific Coverages

<table>
<thead>
<tr>
<th>Florida Specific Coverages</th>
<th>ISO H000031000 HO 2000 Ed.</th>
<th>CITIZENS PROPERTY INS. CO.</th>
<th>STATE FARM FLORIDA INS. CO.</th>
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<th>ATLANTIC PREFERRED INS. CO.</th>
<th>NATIONWIDE INS CO OF FLORIDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sinkhole Collapse</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Ordinance &amp; Law – 25% or 50%</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hurricane Deductible</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Fungi, Wet or Dry Rot or Bacteria (Limited)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<td>✓</td>
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### Loss Settlement Options

<table>
<thead>
<tr>
<th>Loss Settlement Options</th>
<th>ISO H000031000 HO 2000 Ed.</th>
<th>CITIZENS PROPERTY INS. CO.</th>
<th>STATE FARM FLORIDA INS. CO.</th>
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<th>ATLANTIC PREFERRED INS. CO.</th>
<th>NATIONWIDE INS CO OF FLORIDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Replacement Cost - Cov. A &amp; B</td>
<td>&gt;80% Cov A</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Replacement Cost - Cov. C / Limitations</td>
<td>Optional</td>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Actual Cash Value (ACV)</td>
<td>Optional</td>
<td>&lt; 80%</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Replacement Cost Plus (20% of Cov. A)</td>
<td>25% or 50%</td>
<td>&gt; 100%</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Protective Device Credit</td>
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<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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