



Preferred Homeowners Endorsements

California Property Coverage Comparison

Coverage	Basic Policy <u>HO-3 CA (10-92)</u> with <u>HA-300 CA</u>	Additional Coverage <u>55621 CA (3-99)</u>	Value Added PLUS <u>58065 CA (10-01)</u>	High Value Home Endorsement <u>57004 CA (10-01)</u>
Prem				
Bus. Prop Off Prem	\$1000	Basic	Basic	\$1000
Electric Apparatus (in or on auto)	\$1000	Basic	Basic	\$1000
Trees, Shrubs, Plants	\$500	Basic	Basic	\$1000
Refr Food Spoilage	\$500	Basic	Basic	\$750
Water Backup	---	---	\$5000 ded \$250	Cov. Included
Off Prem Water Backup/Sump Pump	---	---	---	Cov. Included
Fire Dept Serv. Chg	\$500	+\$250	Basic	\$1000
Credit Card	\$1000	+\$1000	Basic	\$10,500
Lock Replacement	\$250 if keys stolen	Basic	Basic	\$500
Ordinance or Law	10% of Cov A	Basic	20% of Cov A	30% of Cov A
Collapse	Named Perils	Basic	Named Perils Cov A & B only	Basic
Debris Removal	\$500 per Tree \$2500 per Loss	Any Reasonable Expense – Limit if falls on residence premises of \$3000/\$500 per tree	Basic	\$1000 per tree \$3000 per Loss
Mortgage Renegotiation	\$5000	Basic	Basic	Basic
Personal Liability	\$100,000	+\$100,000	Basic	+\$200,000
Medical Payments	\$1000	+\$1000	Basic	+\$2000
Damages to Property of Others	\$500	+\$500	Basic	+\$750
Personal Injury	---	Yes	Yes	Yes
Identity Fraud	---	---	---	Included
Loss Assessment	\$1000	+\$4000	Basic	\$5000

Additional Endorsements available on a Stand-Alone basis:

- | | |
|---|---------------------------------------|
| 1. Dwelling Under Construction Coverage | 5. Mold Endorsement |
| 2. Home Business Endorsement | 6. Personal Liability Endorsement |
| 3. Identity Fraud Expense Endorsement | 7. Valuable Items Plus |
| 4. Motorized Golf Cart Coverage | 8. Watercraft – Blanket Hull Coverage |



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Dwelling – Cov A				
1. Perils	All Risk	All Risk	All Risk	All Risk (open peril)
2. Loss Settlement	Replacement Cost to Cov A limits (add: Additional Replacement Cost Protection Coverage <u>56512 CA (3-99)</u> gives additional RCP with a 25% CAP) Additional Replacement Cost Protection <u>58273 (12-99)</u> to 150%	Replacement Cost to Cov A limits (add: Additional Replacement Cost Protection Coverage <u>56512 CA (3-99)</u> gives additional RCP with a 25% CAP) Additional Replacement Cost Protection <u>58273 (12-99)</u> to 150%	Additional RCP with 25% CAP	Additional RCP with 50% CAP
Pers Prop – Cov C				
1. Perils	Named Perils	Named Perils (Note: All Risk on Jewelry, Furs, Silver, Firearms)	All Risk	All Risk
2. Loss Settlement	ACV	ACV	Replacement Cost Incr = 70% of Cov A	Replacement Cost Incr = 70% of Cov A
Loss of Use – Cov D	30% of Cov A	Basic With 7 day limit for Power Outages after residence has been uninhabitable for 48 hours	30% of Cov A	Unlimited
Money	\$200	+\$100	Basic	\$1000
Securities	\$1000	+\$500	Basic	\$5000
Watercraft/trailer	\$1000	+\$500	Basic	\$2000
Trailers/non-boat	\$1000	+\$500	Basic	\$3000
Grave Markers	Unlimited	Unlimited	Unlimited	Unlimited
Jewelry/furs (theft)	\$1000	+\$500 All Risk	\$1000 All Risk	\$5000 theft, loss or misplacement (maximum)
Firearms (theft)	\$2000	+\$1000 All Risk	\$2000 All Risk	\$5000 theft, loss or misplacement (maximum)
Silverware (theft)	\$5000	+\$1500 All Risk	\$5000 no more than \$1000 per item All Risk	\$10,000 theft, loss or misplacement (maximum)
Bus. Prop. On	\$5000	Basic	Basic	\$10,000