

HO-4

Coverage Worksheet

Tenant Contents



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A
Maximum Coverage A	N/A	N/A
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
Coverage C: Personal Property		
Covered Causes of Loss	Broad Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC Optional	Yes
Coverage Amount	\$10,000 - \$50,000	Yes
Pool coverage	N/A	N/A
Coverage C Note	N/A	N/A

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Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	10% of Coverage C or \$1,000	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,500	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500	No
Firearms	\$2,500	No
Silverware	\$2,500	No
Business property on premises	\$2,500	No
Business property off premises	\$1,500	No
Electronic apparatus	\$1,500	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	N/A	N/A
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	1% of Coverage C or \$3,000	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20% of Coverage C	No
Coverage E: Liability	\$100,000, \$200,000, or \$300,000	Yes
Coverage F: Medical Payments	\$2,500 or \$5,000	Yes
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,000	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1,000	Yes

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Optional Coverages		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	N/A	No
Golf Cart	Available	Yes
Identity Theft or Identity Fraud Expense Coverage	Available	Yes
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	N/A	No
Sinkhole	N/A	No
Scheduled Personal Property	Available	Yes
Water Backup of Sewers and Drains or Sump Overflow	Available	Yes
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

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Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	N/A	N/A
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	N/A	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	N/A	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	N/A	N/A
Other		
Wind Mitigation Credits	Yes	Yes
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage C)	2%	No
All Other Peril Deductibles	\$500, \$1,000 or \$2,500	Yes
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A

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Is premium finance available/acceptable?	Yes	N/A

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