

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	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$100,000	Yes, limits available up to \$2,000,000 or higher with Underwriting approval.
Maximum Coverage A	\$2,000,000	Yes, higher limits are available with Underwriting approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement Cost on buildings. Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2% of Coverage A	Yes, up to 25% of Coverage A.
Coverage A and B note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane are excluded.	Yes, see optional coverage to add screen enclosure coverage.
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	See Water Loss Limitations section	See Water Loss Limitations section
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No

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Matching of Undamaged	The total limit of liability for Coverages A and B is 1% of Coverage A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	Yes, with optional packages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available.
Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25-75% are available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, with optional packages.
Securities, deeds, etc.	\$1,000 limit	Yes, with optional packages.
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	Yes, with optional packages.
Trailers not used with watercraft	\$1,000 limit	Yes, with optional packages.
Jewelry/furs	\$1,000 limit	Yes, with optional packages.
Firearms	\$2,000 limit	Yes, with optional packages.
Silverware	\$2,000 limit	Yes, with optional packages.
Business property on premises	\$2,000 limit	Yes, with optional packages.
Business property off premises	\$250 limit	Yes, with optional packages.
Portable electronic equipment	\$1,000 limit	No
Refrigerated property on premises	Not covered	Yes, with optional packages.
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses.	No

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Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	N/A	N/A
Coverage D: Loss of Use (as a percentage of Coverage A)	10% of Coverage A	Yes, with optional packages.
Coverage E: Liability	\$100,000	Yes, \$300,000 and \$500,000 limits are available.
Coverage F: Medical Payments	\$1,000 limit	Yes, limits up to \$10,000 are available.
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Loss Assessment	\$1,000 limit	Yes, \$2,000, \$3,000, \$5,000 and \$10,000 limits are available.
Optional Coverages		
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available.
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	Yes, endorsement is available.
Golf Carts and Low-Speed Vehicles	Not covered	Yes, endorsement is available.
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, endorsement is available.
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, a Permitted Incidental Occupancy endorsement is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 limit	Yes, \$25,000 and \$50,000 limits are available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	Not included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, a 50% limit is available.
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available.

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Scheduled Personal Property	Not covered	Yes, endorsement is available.
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, endorsement is available.
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	N/A	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	N/A	No
Homeshare Hosting	N/A	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Limited water is provided for all policies regardless of age of dwelling.	You can add full water, \$10,000 limited water, or exclude water entirely.
Is there a complete water damage exclusion?	No	You can add full water, \$10,000 limited water, or exclude water entirely.
If water damage is excluded, is a buy-back offered?	Water damage is not excluded	You can add full water, \$10,000 limited water, or exclude water entirely.
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available.
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A

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Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Customer Choice	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, \$1,000, 1%, 2%, 5%, 10%	Hurricane deductible options are available.
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000. \$7,500 and \$10,000 available on high value homes	All Other Peril deductible options are available.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2-Pay and 4-Pay	N/A
What down payment percentage is required for each?	60% for 2-Pay 40% for 4-Pay	N/A
Is premium finance available/acceptable?	Acceptable	Yes

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