# HW-2

## Coverage Worksheet
Wind-Only Homeowners

Slide

| 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 | Windstorm or Hail | Yes, see optional coverages. |
| 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 UW approval. |
| Maximum Coverage A | $2,000,000 | Yes, higher limits are available with UW approval. |
| **Coverage B: Other Structures** (Buildings or structures that are not the Primary Structure) | | |
| Covered Causes of Loss | Windstorm or Hail | Yes, see optional coverages. |
| Loss Settlement | Replacement Cost | No |
| Coverage Amount (as a percentage of Coverage A) | 2% of Coverage A | Yes, see optional coverages. |
| Coverage A and B note | Losses to screened enclosures, aluminum-framed carports or awnings caused directly or indirectly by the peril of hurricane are excluded. | Yes, see optional coverages 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. |
| **Coverages A, B, and D: Special Limits** | | |
| Matching of Undamaged Property | The total limit of liability for Coverages A and B is 1% of Coverage A. | No |
| **Coverage C: Personal Property** | | |
| Covered Causes of Loss | Windstorm or Hail | Yes, see optional coverages. |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Actual Cash Value | Yes, replacement cost is available. |

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| 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 | Not covered | No |
| Money, bank notes, etc. | $200 limit | No |
| Securities, deeds, etc. | $1,000 limit | No |
| Watercraft (other than personal watercraft, which are excluded) | $1,000 limit | No |
| Trailers not used with watercraft | $1,000 limit | No |
| Jewelry/furs | $1,000 limit | No |
| Firearms | $2,000 limit | No |
| Silverware | $2,000 limit | No |
| Business property on premises | $2,500 limit | No |
| Business property off premises | $250 limit | No |
| Portable electronic equipment | $1,000 limit | No |
| Refrigerated property on premises | Not covered | No |
| 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 or 1% of Coverage A limit whichever is more applies, except for temporary roof coverings that receive a 2% of Coverage A limit. | No |
| **Coverage D: Loss of Use** (as a percentage of Coverage A) | 10% of Coverage A | No |
| **Coverage E: Liability** | Not covered | No |
| **Coverage F: Medical Payments** | Not covered | No |
| Additional Coverages | | |
| Debris Removal (Trees – Wind) | $500 | No |
| Loss Assessment | $1,000 | Yes |

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| **Optional Coverages** | | |
| Animal Liability | Not covered | No |
| Earthquake Coverage | Not covered | No |
| Extended/increased replacement cost on dwelling | Not covered | Yes, an endorsement is available. |
| Golf Carts and Low-Speed Vehicles | Not covered | No |
| Identity Theft or Identity Fraud Expense Coverage | Not covered | No |
| Incidental Occupancy | Not covered | No |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property | $10,000 Limit | No |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability | Not covered | No |
| Windstorm or Hail Exclusion | Not included | No |
| Ordinance or Law (as a percentage of Coverage A) | 25% | Yes, 50% limit available. |
| Sinkhole | Not covered | No |
| Scheduled Personal Property | Not covered | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not covered | No |
| Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc. | Not covered | No |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc. | Not covered | 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 property from further damage or to prevent unwanted entry to the property. | N/A |

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| **Water Loss Limitations** | | |
| Is water damage coverage limited based on the age of dwelling? | N/A | N/A |
| Is there a *complete* water damage exclusion? | N/A | N/A |
| If water damage is excluded, is a buy-back offered? | N/A | N/A |
| Is there a coverage limitation restricting tear out and repair 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? | No | N/A |
| Actual Cash Value Roof Loss Settlement due to roof type? | No | Yes, a Roof Surfacing Payment Schedule endorsement is available. |
| **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? | As incurred. Method: Customer choice (Venmo, PayPal, Pre-paid Debit Card, ACH transfer, Check) | 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%, 3%, 4%, 5%, 10% | N/A |
| Other Wind Deductibles | $500, $1,000, 1%, 2%, 3%, 4%, 5%, 10% | Coverage is optional. |

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| **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<br>40% for 4 Pay | N/A |
| Is premium finance available/acceptable? | No | No |

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