

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	Named perils, all else excluded	Named perils, all else excluded
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost Loss Settlement (A&B) endorsement is included.	Actual Cash Value is available
Minimum Coverage A (Coverage for the dwelling)	\$50,000	No
Maximum Coverage A	\$1,000,000	Risks exceeding binding limits are subject to review with additional documentation requirements
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Named perils, all else excluded	Named perils, all else excluded
Loss Settlement	Replacement Cost Loss Settlement (A&B) Endorsement is added	Actual Cash Value is available
Coverage Amount (as a percentage of Coverage A)	2% of Cov A	Yes, Available limits are: Excluded (0%) or may increase up to 20% of the Coverage A limit.
Coverage A and B note	N/A	N/A
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 or C limits apply

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Coverages A, B, and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	The total limit of liability for Coverages A and B combined is \$10,000 per policy term for cosmetic and aesthetic damage to floors, resulting from a covered peril.	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25% of Coverage A	Yes, Available limits are: Excluded (0%) - 70% of Coverage A limit
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.	Not Covered	No
Securities, deeds, etc.	Not Covered	No
Watercraft (other than personal watercraft, which are excluded)	Not Covered	No
Trailers not used with watercraft	Not Covered	No
Jewelry/furs	Not Covered	No
Firearms	Not Covered	No
Silverware	Not Covered	No
Business property on premises	Not Covered	Yes, with optional coverages
Business property off premises	Not Covered	No
Portable electronic equipment	Not Covered	No
Refrigerated property on premises	Not Covered	No
Refrigerated property off premises	Not Covered	No

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Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for reasonable emergency measures necessary to protect the covered property from further damage.
Coverage D: Fair Rental Value (as a percentage of Coverage A)	2% of Cov A for loss of use	Yes, Available limits are: Excluded (0%) or 5%,8% or 10%
Coverage L: Liability	\$100,000	Yes, \$0(excluded), \$200,000 or \$300,000 limits are available
Coverage M: Medical Payments	\$1,000	Yes, \$0(excluded), \$2,500 or \$5,000 limits are available
Additional Coverages		
Debris Removal (Trees – Wind)	Not included	No
Loss Assessment	Not included	No
Optional Coverages		
Animal Liability	Not included	No
Earthquake Coverage	Not included	No
Extended/increased replacement cost on dwelling	Not included	No
Golf Carts and Low-Speed Vehicles	Not included	No
Identity Theft or Identity Fraud Expense Coverage	Not included	No
Incidental Occupancy	Not included	Yes, Permitted Incidental Occupancies Endorsement is available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 limit	Yes. Optional increased limits \$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$10,000 limit	Yes, increased limits to \$50,000 if Section I is increased
Windstorm or Hail Exclusion	Base policy includes Windstorm and Hail coverage	Yes, the peril of Windstorm or Hail can be excluded if capacity allows exclusion.
Ordinance or Law (as a percentage of Coverage A)	Not included	No

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Sinkhole	Not included	Yes
Scheduled Personal Property	Not included	No
Water Backup of Sewers and Drains or Sump Overflow	Not included	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not included	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Acceptable with Exception	Property may be eligible for a Dwelling Fire policy excluding liability coverage
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or for permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	The peril of water is excluded from the base policy. For an additional premium, the policy may be endorsed to provide coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. Homes 10 years old and newer may be written with limited water damage coverage.
Is there a complete water damage exclusion?	Yes	Homes over 10 years of coverage are not eligible for water damage coverage.
If water damage is excluded, is a buy-back offered?	Yes	Homes 10 years old and newer may be written with limited water damage coverage limits of \$5,000 or \$10,000 if the risk does not have any water losses in the last 3 years and the risk does not have polybutylene or galvanized steel plumbing.

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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	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	Roof Surfaces Payment Schedule Endorsement is available
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Fair Rental Value paid/administered?	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, \$2,000, 1%, 2%, 3%, 5%, or 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	Mortgage companies are eligible for full pay only
If Yes to above, what payment options are available?	Monthly Payment Plan, Quarterly Payment Plan, Semi Annual Payment Plan	N/A
What down payment percentage is required for each?	8.33% of the total policy premium plus mandatory fees for Monthly 40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	No	N/A

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