

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	Wind and Hail	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of it's replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$125,000	No
Maximum Coverage A	Less than \$1,000,000, except with Underwriting approval for excess limits up to \$5,000,000.	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Wind and Hail	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%	Yes, limits of 5-60%, in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carpports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No
Pool Coverage	Coverage A if adjoined to or about the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	Yes, maximum Coverage A, B and C limits apply.

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<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Wind and Hail	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (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	No
Business property off premises	Not covered	No
Portable electronic equipment	Not covered	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	No special limit, except 2% of the Coverage A limit applies to temporary protective roof coverings.	No
<b>Coverage D: Fair Rental Value and Coverage E: Additional Living Expense</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	Not covered	No

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<b>Coverage F: Medical Payments</b>	Not covered	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	Not covered	No
Loss Assessment	Not covered	No
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
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	No	No
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
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
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	N/A	N/A

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<b>Water Loss Limitations</b>		
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
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 3%, 4%, 5%, 10%	N/A
Other Wind Deductibles	\$500, 2%, 3%, 4%, 5%	N/A

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<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semiannual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	N/A
Is premium finance available/acceptable?	Yes, a copy of the premium finance company contract is required with new and renewal policies.	N/A

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