

# HO-3

## Coverage Worksheet Homeowners



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	All causes of loss, with certain exclusions	Yes, See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No, Note: If the dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	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	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

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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
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, B and D	No
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-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.	\$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	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	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	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	No

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<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	\$100,000 limit	No
<b>Coverage F: Medical Payments</b>	\$2,000 limit	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	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 Cart	Limited Coverage included	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	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not Covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
<b>Loss Reporting and Repair Limitations</b>		
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.	N/A

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<b>Water Loss Limitations</b>		
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
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?	No	No
<b>Roof Loss Settlement</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%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
<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 semi-annual	N/A
What down-payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of premium finance company contract is required with new and renewal policy.	N/A

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