

DP-3

Coverage Worksheet

Dwelling Fire



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	All causes of loss, with certain exclusions	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$70,000	Yes
Maximum Coverage A	\$500,000	Yes
Coverage B: Other Structures (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)	10%	Yes, items can be scheduled up to 30% of Coverage A.
Coverage A and B note	N/A	N/A
Pool coverage	Yes	Yes
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	N/A
Matching Undamaged Property	1% of Coverage A	N/A
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%	Yes, limits up to 50% available. Coverage also can be excluded (0%).

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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	No
Business property off premises	Not covered	No
Electronic apparatus	Not covered	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.	Greater of \$3,000 or 1% of Coverage A.	May be exceeded with approval of the company.
Coverage D: Fair Rental Value (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit	Yes, can be increased to \$300,000.
Coverage M: Medical Payments	\$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not covered	No
Loss Assessment	Not covered	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No

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Golf Cart	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	Yes, can be increased to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Not covered	No
Windstorm or Hail Exclusion	No	Yes, optional to exclude.
Ordinance or Law (as a percentage of Coverage A)	10%	No
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	Yes	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	No. Exceptions: For Reasonable Emergency Measures 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
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes, but only if your home is over 10 years old.	Yes. You can add Full Water, Limited Water (5% of Coverage A or \$10,000, whichever is greater) or Exclude water entirely.
Is there a <i>complete</i> water damage exclusion?	No	Yes, optional to exclude
If water damage is excluded, is a buy-back offered?	Yes	Yes
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?	Yes	No

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Roof Loss Settlement		
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
Windstorm or Hail Losses to Roof Surfacing with Payment Schedule	Percentage of replacement cost based on roof material and age	Yes, Coverage is Optional
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	Roof only
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense 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, 2%, 5%, 10%	Available options based on Coverage A amount.
Non-Hurricane Wind Deductible (percentage is of Coverage A)	\$500, \$1,000, \$2,500, 2%, 5%, 10%	Available options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available options based on Coverage A amount.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2-pay 4-pay 8-pay	N/A
What down payment percentage is required for each?	2-pay: 60% 4-pay: 40% 8-pay: 30%	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
Other Coverages or Special Limits		
Screened Enclosures – Hurricane Coverage	Can be endorsed in \$5,000 increments up to \$50,000.	Yes, Coverage is Optional

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Flood Endorsement Coverage	Covers damage from flood waters	Yes, Coverage is Optional

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