

HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERAGE			
DWELLING	Named Perils	Named Perils	All Risks
PERSONAL PROPERTY	Named Perils	Named Perils	Named Perils
LOSS SETTLEMENT			
DWELLING	Actual Cash Value	Actual Cash Value	Replacement Cost
PERSONAL PROPERTY	Actual Cash Value	Actual Cash Value	Actual Cash Value
DEFINITIONS			
BUSINESS	Includes trade, profession or occupation	Includes trade, profession or occupation	Includes trade, profession or occupation
INSURED	Residents of your household who are your relatives or other persons under the age of 21 in your care	Residents of your household who are your relatives or other persons under the age of 21 in your care	Residents of your household who are your relatives or other persons under the age of 21 in your care Residents of your household who are (1) your relatives or other persons under the age of 21 and in the care of any person named above . Also includes a student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of (1) 24 and your relative; or (2) 21 and in your care or the care of a resident relative
RESIDENCE PREMISES	One or two family dwelling where an insured resides or intends to reside within 60 days after effective date	One or two family dwelling where an insured resides or intends to reside within 60 days after effective date	One or two family dwelling where an insured resides or intends to reside within 60 days after effec date One, two, three or four family dwelling where you reside in at least one of the family units

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COVERED PROPERTY

DWELLING	Covered, including attached structures and wall-to-wall carpeting	Covered, including attached structures and wall-to-wall carpeting	Covered, including attached structures and wall-to-wall carpeting	Covered, including attached structures and building materials on the residence premises, excluding land which the dwelling is located
OTHER STRUCTURES	Covered for 10% of Coverage A limit, meaning structures set apart from the dwelling by clear space, excluding structures: (1) used for business purposes (2) wholly rented to any person, unless used solely as a private garage	Covered for 10% of Coverage A limit, meaning structures set apart from the dwelling by clear space, excluding structures: (1) used for business purposes (2) wholly rented to any person, unless used solely as a private garage	Covered for 10% of Coverage A limit, meaning structures set apart from the dwelling by clear space, excluding structures: (1) used for business purposes (2) wholly rented to any person, unless used solely as a private garage	Covered for Coverage B limit, meaning structures set apart from the dwelling by clear space, excluding structures: (1) rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage (2) from which any business is conducted (3) used to store business property
PERSONAL PROPERTY ON PREMISES	Owned, worn or used by an insured	Owned, worn or used by an insured	Owned, worn or used by an insured	Owned or used by an insured
PERSONAL PROPERTY OFF PREMISES	Owned, worn or used by an insured anywhere in the world limited to 10% of Cov B	Owned, worn or used by an insured anywhere in the world limited to 10% of Cov B	Owned, worn or used by an insured anywhere in the world limited to 10% of Cov B	Owned or used by an insured anywhere in the world. The limit for personal property usually located at an "insured's" residence, other than the "residence premises" is 10% of Cov C.

	HOA	HOA+(HO470T)	HOB	ISO HO3
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PERSONAL PROPERTY NOT COVERED

MOTOR VEHICLES	Not covered, except: vehicles not subject to motor vehicle registration which are: (1) devices and equipment for assisting the handicapped (2) power mowers (3) golf carts (4) recreational vehicles while located on the residence premises (5) farm equipment not designed for use principally on public roads	Not covered, except: vehicles not subject to motor vehicle registration which are: (1) devices and equipment for assisting the handicapped (2) power mowers (3) golf carts (4) recreational vehicles while located on the residence premises (5) farm equipment not designed for use principally on public roads	Not covered, except: vehicles not subject to motor vehicle registration which are: (1) devices and equipment for assisting the handicapped (2) power mowers (3) golf carts (4) recreational vehicles while located on the residence premises (5) farm equipment not designed for use principally on public roads	Not covered, except: vehicles not required to be registered for use on public roads or property which are: (1) used solely to service an insured's residence; or (2) designed to assist the handicapped
TRAILERS	Not covered, except: (1) trailers designed for use principally off public roads (2) boat trailers on the residence premises	Not covered, except: (1) trailers designed for use principally off public roads (2) boat trailers on the residence premises	Not covered, except: (1) trailers designed for use principally off public roads (2) boat trailers on the residence premises	Covered, except while being towed by, carried on, or hitched for towing to a motor vehicle (see Personal Property Subject to Special Limits)
WATERCRAFT	Not covered, except while located on land on the residence premises	Not covered, except while located on land on the residence premises	Not covered, except while located on land on the residence premises	Covered (see Personal Property Subject to Special Limits)
BUSINESS DATA	Covered (see Personal property subject to special limits)	Covered (see Personal property subject to special limits)	Covered (see Personal property subject to special limits)	Not covered.

	HOA	HOA+(HO470T)	HOB	ISO HO3
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PERSONAL PROPERTY SUBJECT TO SPECIAL LIMITS				
MONEY	\$100.00	\$100.00	\$100.00	\$200.00
BANK CARDS	\$100.00	\$100.00	\$100.00	\$200.00
BULLION	\$500.00	\$500.00	\$500.00	\$200.00
VALUABLE PAPERS	\$500.00	\$500.00	\$500.00	\$1,500.00
JEWELRY, WATCHES, FURS	\$500 (Theft only)	\$500 (Theft only)	\$500 (Theft only)	\$1500 (Theft only)
BUSINESS PERSONAL PROPERTY	\$2500 (on premises only, not including samples or articles for sale)	\$2500 (on premises only, not including samples or articles for sale)	\$2500 (on premises only, not including samples or articles for sale)	\$2500 (on premises) and \$500 (off premises)
WATERCRAFT	No limit (see Personal Property not covered above)	No limit (see Personal Property not covered above)	No limit (see Personal Property not covered above)	\$1500 including trailers and equipment
TRAILERS	No limit (see Personal Property not covered above)	No limit (see Personal Property not covered above)	No limit (see Personal Property not covered above)	\$1500 (see Personal Property not covered)
FIREARMS AND RELATED EQUIP	No limit	No limit	No limit	\$2500 (theft only)
SILVERWARE	No limit	No limit	No limit	\$2500 (theft only)
ELECTRONIC APPARATUS RELATED TO AUTO OR BUSINESS	No limit	No limit	No limit	\$1,500.00

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS

FIRE AND LIGHTNING	Yes	Yes	Yes	Yes
SMOKE	Yes, sudden and accidental, except when caused by industrial or agricultural operations	Yes, sudden and accidental, except when caused by industrial or agricultural operations	Yes, except when caused by industrial or agricultural operations. With regard to personal property, must be sudden and accidental	Yes, except when caused by industrial or agricultural operations. With regard to personal property, must be sudden and accidental
WINDSTORM AND HAIL	Yes, except loss: (1) to cloth awnings (2) to greenhouses and their contents (3) to buildings or structures over water and their contents (4) to radio and TV antennas and satellite dishes (5) consisting only of wind-driven rain	Yes, except loss: (1) to cloth awnings (2) to greenhouses and their contents (3) to buildings or structures over water and their contents (4) to radio and TV antennas and satellite dishes (5) consisting only of wind-driven rain to personal property (6) constant or repeated seepage or leakage of water or steam over a period of 14 days or more	Yes, except loss: (1) to cloth awnings (2) to greenhouses and their contents (3) to buildings or structures over water and their contents (4) to radio and TV antennas and satellite dishes (5) consisting only of wind-driven rain to personal property	Yes, except loss: (1) to watercraft and equipment unless in a fully enclosed building (2) consisting only of wind-driven rain to personal property
EXPLOSION	Yes	Yes	Yes	Yes
AIRCRAFT AND VEHICLES	Yes unless caused by a vehicle owned or operated by an occupant	Yes includes owned and operated by insured or occupant See Damage to Outdoor Property	Yes includes owned and operated by insured or occupant	Yes

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS (continued)

VANDALISM & MALICIOUS MISCHIEF	Yes	Yes except to fences or outdoor equipment	Yes	Yes
DAMAGE TO OUTDOOR PROPERTY	Yes	No damage to outdoor equipment, fences, driveways, walls, lawns, trees, shrubs and plants or retaining walls and bulkheads not part of the building caused by vandalism, vehicles owned or operated by an insured, falling trees or limbs, weight of ice, snow or sleet or collapse	Yes	Yes
RIOT AND CIVIL COMMOTION	Yes	Yes	Yes	Yes
WATER DAMAGE	No	Yes. covers damage caused by sudden and accidental discharge or overflow of water from within a plumbing, heating or air conditioning system or household appliance See also sewer backup	Yes with regard to personal property, loss must be caused by accidental discharge, leakage or overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance See also sewer backup	Yes, except: (1) constant or repeated seepage or leakage (2) backup through sewers or drains (3) overflow or discharge from a sump, sump pump. With regard to personal property, loss must be: (1) caused by accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system, or household appliance (not including a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.) (2) from a source on the residence premises

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS (continued)

COLLAPSE	No	Yes, requires total collapse but not limited to specific causes of loss. See Damage to Outdoor Property.	Yes, with regard to personal property, limited to loss caused by collapse of building.	See Additional coverage-covered up to policy limit for building or personal property, limited to collapse caused by specific causes of loss
FALLING OBJECTS	No	Falling trees and limbs only See Damage to Outdoor Property	Yes, with regard to personal property, the roof or outside wall of the building must first be damaged by the falling object	Yes, with regard to personal property, the roof or outside wall of the building must first be damaged by the falling object
SUDDEN AND ACCIDENTAL TEARING APART, CRACKING, BURNING OR BULGING OF A STEAM OR HOT WATER HEATING SYSTEM	No	Yes	Yes for dwelling and other structures	Yes for dwelling and other structures
THEFT	Yes, except loss of: (1) personal property away from the residence premises at any other residence owned by, rented to or occupied by an insured, except while temporarily living there (2) building materials and supplies not on the residence premises (3) personal property while away from the residence premises and unattended in or on any motor vehicle or trailer unless there are visible marks of forcible entry	Yes, except loss of: (1) personal property away from the residence premises at any other residence owned by, rented to or occupied by an insured, except while temporarily living there (2) building materials and supplies not on the residence premises	No for personal property	Yes for personal property
			Yes, except loss of: (1) personal property away from the residence premises at any other residence owned by, rented to or occupied by an insured, except while temporarily living there (2) building materials and supplies not on the residence premises a. trailers, semi-trailers and campers b. watercraft and equipment c. property while at any other residence owned by, rented to, or occupied by an insured Property of an insured who is a student is covered at the residence the student occupies as long as the student has been there at any time during the 60 days immediately before the loss.	

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS (continued)

FREEZING, INCLUDING ENSUING DAMAGE BY WATER	No	Yes, unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the systems Does not cover a sump, sump pump or related equipment or a roof drain, gutter downspout or similar fixtures or equipment	Yes, except while the building is unoccupied unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the systems	Yes, but only if you have used reasonable care to maintain heat in the building or shut off the water supply and drain all systems and appliances of water, excluding freezing of and ensuing water damage from sump, sump pump, roof drain, gutter downspout
WEIGHT OF ICE, SNOW OR SLEET	No	Yes See Damage to Outdoor Property	Yes for dwelling and other structures No for personal property	Yes for dwelling and other structures Yes for personal property if contained in a building
ARTIFICIAL ELECTRICAL CURRENT	No if damage is to electrical devices or wiring	No if damage is to electrical devices or wiring	No, if damage is to electrical devices or wiring	Yes Regarding personal property, must be sudden and accidental, and does not include loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus
VOLCANIC ERUPTION	No	No	No	Yes
MECHANICAL BREAKDOWN	NA	NA	Excluded	Excluded

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS (continued)

WEAR AND TEAR, DETERIORATION	NA	NA	Excluded	Excluded
SMOG, RUST OR ROT	NA	NA	Excluded	Excluded
DAMPNESS OF ATMOSPHERE, EXTREMES OF TEMPERATURE	NA	NA	Excluded	Excluded
MARRING	NA	NA	Not Excluded	Excluded
CONTAMINATION	NA	NA	Excluded	Not Excluded
POLLUTION	NA	NA	Not Excluded	No unless caused by specific causes of loss
ANIMALS	NA	NA	Excluded, meaning damage by rats, mice, termites, moths, insects, animals or birds owned or kept by an insured or occupant	Excluded, meaning damage by birds, vermin, rodents, insects, animals owned or kept by an insured
SETTLING, CRACKING, BULGING, SHRINKAGE, EXPANSION	NA	Excluded except for direct result of collapse	Excluded for foundations, walls, floors, ceilings, roof structures, walks, drives, curbs, fences, retaining walls or swimming pools Exception: if the proximate cause of loss is not otherwise excluded, such as water	Excluded for bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings Earth movement and water damage exclusions preclude coverage even when the proximate cause is water damage
FREEZING, THAWING, PRESSURE OR WEIGHT OF WATER OR ICE	NA	Not Excluded	Not Excluded	Excluded if to fence, pavement, patio or swimming pool, footing, foundation, bulkhead, wall or any other structure or device that supports all or part of a building, or other structure; retaining wall or bulkhead that does not support all or part of a building or other structure; or pier, wharf or dock

	HOA	HOA+(HO470T)	HOB	ISO HO3
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COVERED CAUSES OF LOSS AND SPECIFIC EXCLUSIONS (continued)

BUILDING LAWS	Excluded, except see Additional Coverages	Excluded , except see Additional Coverages	Excluded , except see Additional Coverages	Excluded , except see Additional Coverages
LOSS WHILE DWELLING VACANT	Excluded after 60 days-all causes of loss, if the insured moves from the dwelling and substantial part of the personal property is removed from the dwelling	Excluded after 60 days-all causes of loss, if the insured moves from the dwelling and substantial part of the personal property is removed from the dwelling	Excluded after 60 days- all causes of loss, if the insured moves from the dwelling and substantial part of the personal property is removed from the dwelling	Excluded after 60 days- applicable only to vandalism and malicious mischief
GENERAL EXCLUSIONS APPLICABLE TO DWELLING, OTHER STRUCTURES AND PERSONAL PROPERTY				
EARTH MOVEMENT	NA	Excluded by ensuing loss by fire, explosion, glass breakage or theft is an exception	Excluded meaning earthquake, landslide or earth movement	Excluded, meaning earthquake, volcanic eruption, landslide, mudslide, mudflow, subsidence, sinkhole, or any other earth movement including earth sinking, rising or shifting
FLOOD, SURFACE WATER	Excluded	Excluded	Excluded	Excluded
SEWER BACKUP	NA	Not Excluded	Not Excluded	Excluded , including backup of or overflow of sumps or sump pumps
UNDERGROUND WATER	NA	Excluded	Not Excluded	Excluded meaning water or water-borne material below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure
NEGLECT	NA	NA	Not Excluded	Excluded, meaning neglect of an insured to use all reasonable means to save and preserve property

	HOA	HOA+(HO470T)	HOB	ISO HO3
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GENERAL EXCLUSIONS APPLICABLE TO DWELLING, OTHER STRUCTURES AND PERSONAL PROPERTY (continued)

INTENTIONAL DAMAGE	NA	NA	Not Excluded	Excluded, meaning loss arising out of any act an insured commits or conspires to commit with the intent to cause a loss, with "innocent insured" exception
MOLD, FUNGI, OTHER MICROBES	Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation	Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation	Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation	Excluded, unless caused by or resulting from sudden and accidental discharge, leakage or overflow of water, but not including the cost for testing or remediation
GOV ACTION	Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire	Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire	Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire	Excluded, when caused by the destruction of property by order of governmental authority, except destruction by fire to prevent the spread of fire
WAR & NUCLEAR				
ADDITIONAL COVERAGES/EXTENSIONS OF COVERAGE				
LOSS OF USE	10% of Cov A limit	20% of Cov A limit but no coverage for additional living expense or fair rental value due to mold arising out of any of the additional Perils Insured Against(including water damage)	20% of Cov A limit	Coverage D limit applies
DEBRIS REMOVAL	Covered up to the limit on damaged property	Covered up to the limit on damaged property	Covered up to the limit on damaged property	Covered up to the limit on damaged property plus 5%
TREES, SHRUBS, PLANTS	5% of Cov A limit up to \$250 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, riot and civil commotion, theft	5% of Cov A limit up to \$250 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, riot and civil commotion, theft	5% of Cov A limit up to \$250 any one item, for fire, lightning, explosion, aircraft, non-owned vehicles, vandalism, riot and civil commotion, theft	5% of Cov A limit up to \$500 any one item, for fire, lightning, explosion, aircraft, riot and civil commotion, non-owned vehicles, vandalism, theft
		See Damage to Outdoor Property		

	HOA	HOA+(HO470T)	HOB	ISO HO3
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ADDITIONAL COVERAGES/EXTENSIONS OF COVERAGE (continued)

TREE REMOVAL EXPENSE	Covered only as part of additional coverage for trees above	Covered only as part of additional coverage for trees above	Covered only as part of additional coverage for trees above	Covered for limits of \$500 per tree and \$1000 maximum only if caused by wind, hail, or weight of ice, snow or sleet and only when (1) the tree damages a covered structure (2) the tree blocks a driveway or handicap ramp on the residence premises
FOOD SPOILAGE	If resulting from damage to the dwelling by a covered cause of loss, Coverage B limit applies with no deductible; if resulting from off-premises damage, \$500 limit applies	If resulting from damage to the dwelling by a covered cause of loss, Coverage B limit applies with no deductible; if resulting from off-premises damage, \$500 limit applies subject to a \$100 deductible	If resulting from damage to the dwelling by a covered cause of loss, Coverage B limit applies with no deductible; if resulting from off-premises damage, \$500 limit applies	If resulting from damage to the dwelling by a covered cause of loss, Coverage C limit applies subject to deductible; no coverage if resulting from off-premises damage, but coverage available by endorsement
FIRE DEPT SERVICE CHARGE	Not covered	Not covered	Not covered	\$500 limit
CREDIT CARD, EFT DEVICE, FORGERY, AND COUNTERFEIT MONEY	Not covered	Not covered	Not covered	\$500 limit
LOSS ASSESSMENT	Available by endorsement	Available by endorsement	Available by endorsement	\$1000 limit
COLLAPSE	Not covered	Yes, requires total collapse but not limited to specific causes of loss. See Damage to Outdoor Property	Covered- see Covered causes of loss and specific exclusions	Covered up to policy limit for building or personal property, limited to collapse caused by specific causes of loss
ORDINANCE OR LAW	\$5000 LIMIT	\$5000 LIMIT	\$5000 LIMIT	10% of the Cov A limit
GRAVE MARKERS	Not excluded or limited	Not excluded or limited	Not excluded or limited	\$5000 limit
LANDLORD'S FURNISHINGS	Covered as part of Cov B- Personal Property	Covered as part of Cov B- Personal Property	Covered as part of Cov B- Personal Property	\$2500 limit, only if caused by Coverage C covered causes of loss, except theft

	HOA	HOA+(HO470T)	HOB	ISO HO3
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