

Coverage Comparison

Coverage A-D	Standard	Select	Select Plus	Owner Occupied Dwellings Only
Coverage B • Other Private Structures Appurtenant to Dwellings (% of Coverage A)	10%	10%	20%	
Coverage C • Household Personal Property (% of Coverage A)	50%	50%	70%	
Coverage D • Loss of Use (% of Coverage A)	10%	20%	40%	
Outdoor Radio and TV antennas	\$1,000	\$1,500	\$1,500	
Gold, money, platinum, and silver	\$200	\$400	\$1,000	
Letters of credit and securities	\$1,500	\$2,000	\$2,500	
Watercraft equipment and trailers	\$1,500	\$1,500	\$2,000	
Trailers (not used with watercraft)	\$1,500	\$1,500	\$3,000	
Grave markers	\$5,000	\$5,000	\$5,000 (\$7,500)	
Business property on premises	\$2,500	\$2,500	\$3,000	
Business property off premises	\$500	\$625	\$750	
Furs, jewelry, semi and precious stones and watches (theft & mysterious disappearance)	\$2,500	\$2,500	\$10,000/\$2,500	
Goldware, silverware, and pewterware (theft & mysterious disappearance)	\$2,500	\$2,500	\$10,000	
Firearms (theft & mysterious disappearance)	\$3,000	\$4,000	\$6,000	
Trees, shrubs, plants, lawn (maximum limit each)	\$500	\$1,000	\$1,000	
Tree removal	\$1,000	\$1,000	\$1,000	
Household personal property away from premises	\$1,000	\$2,500	\$10,000	
Refrigerated products	\$500	\$600	\$1,000	
Replacement keys	N/A	No limit - Deductible applies	No limit - Deductible applies	
Service interruption (owner occupied dwellings)	N/A	N/A	N/A	
Sewer back-up	Not included but available	Not included but available	Not included but available	
Credit cards	\$500	\$1,000	\$10,000	
Private power and light poles	\$1,000	\$1,500	\$2,000	
Witness expense	N/A	\$600	\$600	
Replacement cost contents	Not included but available	Not included but available	Included	
Ordinance or law	Not included but available	Not included but available	Included (Included**)	
Debris removal	Included* (Included)	Included* (Included)	Included*	
Glass	Included	Included	Included	
Valuable Personal Articles	Schedule	Schedule	Schedule	
Accidental death	N/A	\$1,000	\$1,000	
Fire extinguisher recharge	N/A	\$200	\$200	
Electronic apparatus in/on a vehicle	\$1,500	\$1,500	\$1,500	
Electronic apparatus not in/on a vehicle	\$1,500	\$1,500	\$1,500	
Extended replacement cost	N/A	Not included but available	Included	

Items in parenthesis are applicable to 1998 coverage only. **25% of the loss to covered property plus 5% of the limit of that covered property. ***If special perils apply.

Coverage E and F	Standard	Farm Personal Property Extension Endorsement
Hay maximum limit per stack (Coverage E)	\$10,000	\$100,000
Misc. equipment maximum limit per item (Coverage E)	\$3,000 (\$2,000)	\$5,000 (\$3,000)
Additional machinery, vehicles and equipment newly purchased	\$100,000	\$100,000
Replacement machinery, vehicles and equipment newly purchased	\$75,000 (\$50,000)	\$75,000 (\$50,000)
Property in custody of common carrier	\$1,000	\$2,000
Livestock maximum limit per head	\$2,000***	\$5,000***
Foreign Objects	N/A	Not included but available

Items in parenthesis are applicable to 1998 coverage only. *** \$1,000 for livestock under 1 year of age.

The information herein is intended to provide an overview of coverage and does not alter or amend any provision of any policy contract ultimately delivered. Potential customers should examine carefully the policy contract and consult an insurance professional for any questions concerning coverage.