

# Homeowners Coverage Comparison – Nevada, Utah

REFER TO THE POLICIES AND ENDORSEMENTS FOR COMPLETE DESCRIPTION OF COVERAGE

PROPERTY COVERAGES	WESTERN NATIONAL ASSURANCE			
	Form 3	Form 4	Form 5	Form 6
<b>Limitations on Certain Property</b>				
<ul style="list-style-type: none"> <li>• Money, banknotes, bullion, gold other than goldware and goldplated ware, silver other than silverware and silver-plated ware, platinum, and numismatic property</li> </ul>	\$ 300	\$ 250	\$ 500	\$ 300
<ul style="list-style-type: none"> <li>• Electronic devices, accessories, and antennas that can be operated from the electrical system of a “motorized vehicle” or watercraft and by other sources of power, while in the vehicle or watercraft or away from the premises</li> </ul>	\$1500	\$1500	\$2500	\$1500
<ul style="list-style-type: none"> <li>• Securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports and manuscripts</li> </ul>	\$1500	\$1500	\$2500	\$1500
<ul style="list-style-type: none"> <li>• Watercraft, including their trailers, furnishings, equipment, and engines or motors (on premises)</li> </ul>	\$2000	\$1500	\$2500	\$2000
<ul style="list-style-type: none"> <li>• Trailers not otherwise provided for (on premises)</li> </ul>	\$2000	\$1500	\$2500	\$2000
<ul style="list-style-type: none"> <li>• Loss by theft of jewelry, watches, precious and semiprecious stone, gems, and furs*</li> </ul>	\$2500	\$2500	\$2500 *includes misplacing or losing	\$2500
<ul style="list-style-type: none"> <li>• Loss by theft of silverware, goldware, pewterware, and items plated with gold or silver*</li> </ul>	\$2500	\$2500	\$2500 *includes misplacing or losing	\$2500
<ul style="list-style-type: none"> <li>• Loss by theft of guns*</li> </ul>	\$2500	\$2500	\$2500 *includes misplacing or losing	\$2500
<ul style="list-style-type: none"> <li>• Business property - on the insured premises - off the insured premises</li> </ul>	\$5000 \$ 500	\$2500 \$ 250	\$5000 \$ 500	\$5000 \$ 500
<ul style="list-style-type: none"> <li>• Fungi, Wet or Dry Rot, or Bacteria</li> </ul>	Excluded	Excluded	Excluded	Excluded
<b>INCIDENTAL PROPERTY COVERAGES</b>				
<ul style="list-style-type: none"> <li>• Emergency Removal</li> </ul>	Included	Included	Included	Included
<ul style="list-style-type: none"> <li>• Debris Removal – 25%/\$500 limit per occurrence, not subject to damage to property or obstruction of access</li> </ul>	Included	25%/ \$500	Included	25%/ \$500
<ul style="list-style-type: none"> <li>• Fire Department Service Charge</li> </ul>	\$ 500	\$ 500	\$ 1000	\$ 500
<ul style="list-style-type: none"> <li>• Credit Card, Forgery, and Counterfeit Money</li> </ul>	\$2000	\$1500	\$5000	\$2000
<ul style="list-style-type: none"> <li>• Trees, Plants, Shrubs, or Lawns – subject to \$500 for each tree, plant, or shrub</li> </ul>	10% of Cov C Included	10% of Cov C Included	10% of Cov C Included	10% of Cov C Included
<ul style="list-style-type: none"> <li>• Loss Assessment – Property</li> </ul>	\$1500	\$1500	\$1500	\$1500
<ul style="list-style-type: none"> <li>• Refrigerated Food Spoilage (higher optional limits available)</li> </ul>	\$ 500	\$ 500	\$ 500	\$ 500
<ul style="list-style-type: none"> <li>• Grave Markers</li> </ul>	\$2500	\$1500	\$2500	\$2500
<ul style="list-style-type: none"> <li>• Identity Fraud Expense Coverage – (higher optional limits available) (does not apply to seasonal policies)</li> </ul>	\$10,000	\$10,000	\$10,000	\$10,000

INCIDENTAL PROPERTY COVERAGES	WESTERN NATIONAL ASSURANCE			
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• Lock and Garage Door Transmitter Replacement	\$ 500	N/A	\$ 500	\$ 500
• Back-up of Sewer or Drains	\$5000	\$5000	\$5000	\$5000
• Rebuilding to Code (Ordinance or Law) – ML-257	Included	N/A	Included	Included
• Personal Property Limit (can be increased or decreased)	70% of Cov A	Minimum Limit \$25,000	70% of Cov A	Minimum Limit \$25,000
• Personal Property Replacement Cost – ML-55	Included	Optional	Included	Included
• Expanded Replacement Coverage – dwelling, subject to 140% of limit (protected properties only)	Included	N/A	Included	N/A
• Automatic Inflation Guard	Included	Included	Included	Included
• Earth Movement for Personal Property	Excluded	Excluded	Included	Included
• Association Deductible Coverage	\$1500	\$1500	\$1500	\$1500
• Common Loss Deductible	Included	Included	Included	Included
• Tenant's Improvements & Betterments	N/A	10% of Cov C	N/A	N/A
<b>LIABILITY COVERAGES</b>				
• Basic Limit for Personal Liability – Per Occurrence	\$100,000	\$100,000	\$100,000	\$100,000
• Basic Limit for Medical Payments – Per Person	\$1000	\$1000	\$1000	\$1000
<b>INCIDENTAL LIABILITY COVERAGES</b>				
• Damage to Property of Others	\$ 500	\$ 500	\$ 500	\$ 500
• Contracts and Agreements	Included	Included	Included	Included
• Claims and Defense Cost – loss of earnings – \$50 per day	Included	Included	Included	Included
• First Aid Expense	Included	Included	Included	Included
• Incidental Motorized Vehicle Coverage	Included	Included	Included	Included
• Watercraft Outboard – up to Non-Owned Inboard or Inboard/Outboard – up to Sailing Vessel – up to	50 HP 50 HP 26 ft.	50 HP 50 HP 26 ft.	50 HP 50 HP 26 ft.	50 HP 50 HP 26 ft.
• "Incidental" Business Coverage	Included	Included	Included	Included
• Personal injury	Optional	Optional	Included	Optional
• Loss Assessment – Liability	\$1500	\$1500	\$1500	\$1500