

# Western National HOMEOWNERS Coverage Comparison

## Minnesota, South Dakota and Wisconsin

REFER TO THE POLICIES AND ENDORSEMENTS FOR COMPLETE DESCRIPTION OF COVERAGE

PROPERTY COVERAGES	STANDARD Program		PREFERRED Program		
	Form 3	Form 6	Form 3	Form 6	Form 5
<b>Limitations on Certain Property</b>					
• Money, banknotes, bullion, gold other than goldware and goldplated ware, silver other than silverware and silver-plated ware, platinum, and numismatic property	\$ 250	\$ 250	\$ 300	\$ 300	\$ 500
• 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	\$1500	\$1500	\$1500	\$1500	\$2500
• Securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports and manuscripts	\$1500	\$1500	\$1500	\$1500	\$2500
• Watercraft, including their trailers, furnishings, equipment, and engines or motors (on premises)	\$1500	\$1500	\$2000	\$2000	\$2500
• Trailers not otherwise provided for (on premises)	\$1500	\$1500	\$2000	\$2000	\$2500
• Loss by theft of jewelry, watches, precious and semiprecious stone, gems, and furs*	\$2500	\$2500	\$2500	\$2500	\$2500 *includes misplacing or losing
• Loss by theft of silverware, goldware, pewterware, and items plated with gold or silver*	\$2500	\$2500	\$2500	\$2500	\$2500 *includes misplacing or losing
• Loss by theft of guns*	\$2500	\$2500	\$2500	\$2500	\$2500 *includes misplacing or losing
• Business property - on the insured premises	\$2500	\$2500	\$5000	\$5000	\$5000
- off the insured premises	\$ 250	\$ 250	\$ 500	\$ 500	\$ 500
• Limited Wet Rot, Dry Rot, Bacteria, Fungi & Protists					
Minnesota	Excluded	Excluded	Excluded	Excluded	Excluded
South Dakota	Excluded	Excluded	Excluded	Excluded	Excluded
Wisconsin					
Testing	Included in Property Aggregate	Included in Property Aggregate	Included in Property Aggregate	Included in Property Aggregate	Included in Property Aggregate
Property	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Liability	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
<b>The following special limitations apply in Minnesota only – with regard to Replacement Cost Terms</b>					
• Antiques	\$5000	\$5000	\$5000	\$5000	\$5000
• Memorabilia	\$1000	\$1000	\$1000	\$1000	\$1000
• Obsolete Items	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500

INCIDENTAL PROPERTY COVERAGES	STANDARD Program		PREFERRED Program		
	Form 3	Form 6	Form 3	Form 6	Form 5
• Emergency Removal	Included	Included	Included	Included	Included
• Debris Removal – 25%/\$500 limit per occurrence, not subject to damage to property or obstruction of access	25% / \$500	25% / \$500	Included	25% / \$500	Included
• Fire Department Service Charge	\$ 500	\$ 500	\$ 500	\$ 500	\$1000
• Credit Card, Forgery, and Counterfeit Money	\$1500	\$1500	\$2000	\$2000	\$5000
• Trees, Plants, Shrubs, or Lawns – 10%/\$500 for each tree, plant, or shrub	10% of Cov C Included	10% of Cov C Included	10% of Cov C Included	10% of Cov C Included	10% of Cov C Included
• Loss Assessment Property	\$1500	\$1500	\$1500	\$1500	\$1500
• Consequential Loss to Refrigerator Contents – \$500 limit (higher optional limits available)	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
• Grave Markers	\$1500	\$1500	\$2500	\$2500	\$2500
• Identity Fraud Expense Coverage – higher options available (does not apply to seasonal policies)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
• Lock and Garage Door Transmitter Replacement	N/A	N/A	\$ 500	\$ 500	\$ 500
• Back-up of Sewer or Drains	\$5000	\$5000	\$5000	\$5000	\$5000
• Rebuilding to Code (Ordinance or Law) South Dakota and Wisconsin Minnesota	25% Included	25% Included	25% Included	25% Included	Included Included
• Personal Property Limit (can be increased or decreased)	70% of Cov A	Minimum Limit \$20,000	70% of Cov A	Minimum Limit \$25,000	70% of Cov A
• Personal Property Replacement Cost	Optional	Optional	Included	Included	Included
• Guaranteed Replacement Coverage - dwelling, subject to 140% of limit (protected properties only)	Optional	N/A	Included	N/A	Included
• Automatic Inflation Protection	Included	Included	Included	Included	Included
• Earth Movement for Personal Property	Excluded	Excluded	Excluded	Excluded	Included
• Association Deductible Coverage	\$1500	\$1500	\$1500	\$1500	\$1500
• Common Loss Deductible	Included	Included	Included	Included	Included
• Tenant's Improvements & Betterments	N/A	N/A	N/A	N/A	N/A
<b>LIABILITY COVERAGES</b>					
• Basic Limit for Personal Liability – Per Occurrence	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
• Basic Limit for Medical Payments – Per Person	\$1000	\$1000	\$1000	\$1000	\$1000

	STANDARD Program		PREFERRED Program		
	Form 3	Form 6	Form 3	Form 6	Form 5
<b>INCIDENTAL LIABILITY COVERAGES</b>					
• Damage to Property of Others	\$ 500	\$ 500	\$ 500	\$ 500	\$ 500
• Contracts and Agreements	Included	Included	Included	Included	Included
• Claims and Defense Cost – loss of earnings-\$50 per day	Included	Included	Included	Included	Included
• First Aid Expense	Included	Included	Included	Included	Included
• Incidental Motorized Vehicle Coverage	Included	Included	Included	Included	Included
• Watercraft					
Outboard – up to	Included	Included	Included	Included	Included
Non-Owned Inboard or Inboard/Outboard – up to	50 HP	50 HP	50 HP	50 HP	50 HP
Sailing Vessel – up to	26 ft	26 ft	26 ft	26 ft	26 ft
• “Incidental” Business Coverage	Included	Included	Included	Included	Included
• Loss Assessment – Liability	\$1500	\$1500	\$1500	\$1500	\$1500
• Personal Injury	Optional	Optional	Optional	Optional	Included

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