

Homeowners Coverage Comparison - Oregon

REFER TO THE POLICIES AND ENDORSEMENTS FOR COMPLETE DESCRIPTION OF COVERAGE

PROPERTY COVERAGES	PREFERRED Program			
	Form 3	Form 5	Form 6	Form 4
Limitations on Certain Property				
<ul style="list-style-type: none"> • Money, banknotes, bullion, gold other than goldware and goldplated ware, silver other than silverware and silver-plated ware, platinum, and numismatic property 	\$ 300	\$ 500	\$ 300	\$ 250
<ul style="list-style-type: none"> • 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	\$2500	\$1500	\$1500
<ul style="list-style-type: none"> • Securities, stamps, letters of credit, notes other than bank notes, personal records, tickets, accounts, deeds, evidence of debt, passports and manuscripts 	\$1500	\$2500	\$1500	\$1500
<ul style="list-style-type: none"> • Watercraft, including their trailers, furnishings, equipment, and engines or motors (on premises) 	\$2000	\$2500	\$2000	\$1500
<ul style="list-style-type: none"> • Trailers not otherwise provided for (on premises) 	\$2000	\$2500	\$2000	\$1500
<ul style="list-style-type: none"> • Loss by theft of jewelry, watches, precious and semiprecious stone, gems, and furs* 	\$2500	\$2500 *includes misplacing or losing	\$2500	\$2500
<ul style="list-style-type: none"> • Loss by theft of silverware, goldware, pewterware, and items plated with gold or silver* 	\$2500	\$2500 *includes misplacing or losing	\$2500	\$2500
<ul style="list-style-type: none"> • Loss by theft of guns* 	\$2500	\$2500 *includes misplacing or losing	\$2500	\$2500
<ul style="list-style-type: none"> • Business property - on the insured premises - off the insured premises 	\$5000 \$ 500	\$5000 \$ 500	\$5000 \$ 500	\$2500 \$ 250
<ul style="list-style-type: none"> • Limited Wet Rot, Dry Rot, Bacteria, Fungi & Protists 				
Testing	\$1000	\$1000	\$1000	\$1000
Property	\$2500	\$2500	\$2500	\$2500
Liability	\$5000	\$5000	\$5000	\$5000
INCIDENTAL PROPERTY COVERAGES				
<ul style="list-style-type: none"> • Emergency Removal 	Included	Included	Included	Included
<ul style="list-style-type: none"> • Debris Removal – \$500 limit per occurrence 	Included	Included	25% / \$500	25% / \$500
<ul style="list-style-type: none"> • Fire Department Service Charge 	\$ 500	\$1000	\$ 500	\$ 500
<ul style="list-style-type: none"> • Credit Card, Forgery, and Counterfeit Money 	\$2000	\$5000	\$2000	\$1500
<ul style="list-style-type: none"> • Trees, Plants, Shrubs, or Lawns – subject to \$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
<ul style="list-style-type: none"> • Loss Assessment – Property 	\$1500	\$1500	\$1500	\$1500
<ul style="list-style-type: none"> • Consequential Loss to Refrigerator Contents – \$500 limit (higher optional limits available) 	\$ 500	\$ 500	\$ 500	\$ 500
<ul style="list-style-type: none"> • Grave Markers 	\$2500	\$2500	\$2500	\$1500
<ul style="list-style-type: none"> • Identity Fraud Expense Coverage – (higher optional limits available) (does not apply to seasonal policies) 	\$10,000	\$10,000	\$10,000	\$10,000

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PROPERTY OPTIONS				
• Lock and Garage Door Transmitter Replacement	\$ 500	\$ 500	\$ 500	N/A
• Back-up of Sewer or Drains	\$5000	\$5000	\$5000	\$5000
• Rebuilding to Code (Ordinance or Law)	Included	Included	Included	N/A
• Personal Property Limit (can be increased or decreased)	70% of Cov A	70% of Cov A	Minimum Limit \$25,000	Minimum Limit \$25,000
• Personal Property Replacement Cost	Included	Included	Included	Optional
• Guaranteed Replacement Coverage – dwelling, subject to 140% of limit (protected properties only)	Included	Included	N/A	N/A
• Automatic Inflation Guard	Included	Included	Included	Included
• Earth Movement for Personal Property	Excluded	Included	Excluded	Excluded
• Common Loss Deductible	Included	Included	Included	Included
• Association Deductible Coverage	\$1500	\$1500	\$1500	\$1500
• Tenant's Improvements & Betterments	N/A	N/A	N/A	10% of Cov C
LIABILITY COVERAGES				
• 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
INCIDENTAL LIABILITY COVERAGES				
• 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
• Loss Assessment – Liability	\$1500	\$1500	\$1500	\$1500
• Personal Injury	Included	Included	Included	Optional