

Homeowners Coverage Comparison - Washington

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
Limitations on Certain Property					
• 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 Testing	\$1000	\$1000	\$1000	\$1000	\$1000
Property	\$2500	\$2500	\$2500	\$2500	\$2500
Liability	\$5000	\$5000	\$5000	\$5000	\$5000
INCIDENTAL PROPERTY COVERAGES					
• 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 – 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	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	\$1500	\$2500	\$2500
• Identity Fraud Expense Coverage – (higher optional limits available) (does not apply to seasonal policies)	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

PROPERTY OPTIONS	STANDARD Program		PREFERRED Program		
	Form 3	Form 6	Form 3	Form 6	Form 5
• Lock and Garage Door Transmitter Replacement	N/A	N/A	\$ 500	\$ 500	\$ 500
• Back-up of Sewer or Drains – up to	Optional	Optional	\$5000	\$5000	\$5000
• Rebuilding to Code (Ordinance or Law)	25%	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 \$20,000	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 Guard	Included	N/A	Included	N/A	Included
• Earth Movement for Personal Property	Excluded	Excluded	Excluded	Excluded	Included
• Common Loss Deductible	Included	Included	Included	Included	Included
• Association Deductible Coverage	\$1500	\$1500	\$1500	\$1500	\$1500
• Tenant's Improvements & Betterments	N/A	N/A	N/A	N/A	N/A
LIABILITY COVERAGES					
• 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
INCIDENTAL LIABILITY COVERAGES					
• 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 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.	50 HP 50 HP 26 ft.
• “Incidental” Business Coverage	Included	Included	Included	Included	Included
• Loss Assessment – Liability	\$1500	\$1500	\$1500	\$1500	\$1500
• Personal injury	Optional	Optional	Included	Included	Included