

# HO-3

## Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$175,000 for Dade/Broward \$125,000 for Rest of State	No
Maximum Coverage A	\$1,000,000	Yes, with Underwriting approval
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	10%	Yes, See optional coverages
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered.  Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No
Pool coverage	-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B.	Yes, maximum Coverage A, B and C limits apply.

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	Above-ground pools are covered as personal property, Coverage C.	
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No
<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available
Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25%-75% available. Coverage also can be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500 limit	No
Trailers not used with watercraft	\$1,500 limit	No
Jewelry/furs	\$1,500 limit	Yes, See optional coverages
Firearms	\$2,500 limit	No
Silverware	\$1,500 limit	Yes, See optional coverages
Business property on premises	\$2,500 limit	No
Business property off premises	\$500 limit	No
Electronic apparatus	\$1,500 limit	No
Refrigerated property on premises	\$500 limit (with \$100 deductible)	No
Refrigerated property off premises	Not covered	No

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<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies	Yes, if a written request is submitted to insurer
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	\$100,000 limit	Yes \$300,000 and \$400,000 limits are available
<b>Coverage F: Medical Payments</b>	\$2,000 limit	Yes, \$3,000, \$4,000 and \$5,000 limits are available
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	Yes, \$2,000 and \$3,000 limits are available
<b>Optional Coverages</b>		
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available
Earthquake Coverage	Not covered	Yes, an Earthquake Coverage endorsement is available
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	Yes, a Golf Cart endorsement is available
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, an Identity Theft endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, an Permitted Incidental Occupancy endorsement is available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, \$25,000 and \$50,000 limits are available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes, \$100,000 limit is available
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.

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Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	Yes, a Scheduled Personal Property Coverage endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, Water Back-up Coverage endorsement is available.
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	NA
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can endorse your policy to remove this restriction, provided your home is less than 40 years old, for an additional premium. Typically, the additional premium to make this change is 10% to 20% of your total premium.
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	NA	NA
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	NA

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Actual Cash Value Roof Loss Settlement due to roof type?	No	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available.
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	NA
Preferred Contractor (managed repair) – mandatory	No	NA
How is Additional Living Expense paid/administered?	Check	NA
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available hurricane deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available AOP deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	NA
If Yes to above, what payment options are available?	Semi-Annual, 4-Pay or 2nd Option 4 Pay	NA
What down payment percentage is required for each?	60% for Semi-Annual 40% for Four Pay 25% for 2nd Option Four Pay	NA
Is premium finance available/acceptable?	No	No

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