

# HO-6

## Coverage Worksheet

Condominium Unit-Owners



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)	\$1,000; included in the policy	No
Maximum Coverage A	\$200,000	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
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	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Aboveground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage A and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available.
Coverage Amount	Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000	N/A
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	The greater of \$3,000 or 1% of the limit shown for Coverage A	Yes. Insured may request to exceed the limit.
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	20%	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage E: Liability</b>	\$100,000 limit	No
<b>Coverage F: Medical Payments</b>	\$2,000 limit	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,500 limit \$1,000 max per tree	No
Loss Assessment	\$2,000 limit	No
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	Yes
Golf Cart	Limited coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	Yes. Permitted Incidental Occupancies – Residence Premises 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, a \$100,000 limit is available.
Windstorm or Hail Exclusion	No	Yes, windstorm and hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available.
Sinkhole	Included in policy	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Home-share hosting	Not covered	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered. Except for Reasonable Emergency Measures; there is no coverage for repairs that begin the earlier of (a) 72 hours after we are notified of the loss, (b) the time of the loss inspection by us, or (c) the time of other approval by us.	No
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
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	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed

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<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly, Semi-annual, 4-pay, 8-pay, Monthly	N/A
What down payment percentage is required for each?	Quarterly - 40% Semi-annual - 60% 4 pay - 25% 8 pay - 23% Monthly - 16.7%	N/A
Is premium finance available/acceptable?	No	N/A

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