

DP-3 C

Coverage Worksheet Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure/Building Items)		
Covered Causes of Loss	All causes of loss with certain exclusions.	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000	Yes
Maximum Coverage A	\$200,000, however owner-occupied unit \$60,000 Coverage A and Coverage C combined maximum.	No
Coverage B: Other Structures (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 note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered. Carports and awnings, whether attached to the unit or not, are not covered.	No

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Pool coverage	In-ground pools with pavers or a slab that adjoin or about the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, subject to maximum limits of Coverage A and C.
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, D, and E	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount	Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Note: \$30,000 Coverage C maximum owner-occupied condo or \$60,000 Coverage A and C combined.	N/A
Coverage C: Personal Property Special Limits		
Theft away from premises	Not Covered	No
Money, bank notes, etc.	Not Covered	No
Securities, deeds, etc.	Not Covered	No
Watercraft (other than personal watercraft, which are excluded)	Not Covered	No
Trailers not used with watercraft	Not Covered	No
Jewelry/furs	Not Covered	No
Firearms	Not Covered	No
Silverware	Not Covered	No
Business property on premises	Not Covered	No
Business property off premises	Not Covered	No
Electronic apparatus	Not Covered	No
Refrigerated property on premises	\$500 limit	No

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Refrigerated property off premises	Not Covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance, or fire sprinkler system.	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	Optional	Yes. \$100,000 or \$300,000 available.
Coverage M: Medical Payments	Optional \$2,000 only limit when Liability added.	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not Covered	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not Covered	No
Loss Assessment	\$2,000	No
Optional Coverages		
Animal Liability	Not Covered	No
Earthquake Coverage	Not Covered	No
Extended/increased replacement cost on dwelling	Not Covered	No
Golf Cart	Limited coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	No
Incidental Occupancy	Not Covered	Yes, if <i>Permitted Incidental Occupancies</i> endorsement is added.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes. \$25,000 and \$50,000 available. Subject to underwriting approval.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes, \$100,000 available.

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Windstorm or Hail Exclusion	No	Yes. The peril of Windstorm or Hail may be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Yes, included	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Coverage may be denied if permanent repairs are made before 72 hours after the day the loss is first reported to Manatee Insurance Exchange or the loss is inspected by Manatee Insurance Exchange.	N/A
Water Loss Limitations		
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
Roof Loss Settlement Limitations		
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
Claims Handling		
Preferred Contractor (managed repair) – optional	Policyholders are provided with an option of using one of our approved professional contractors through our website.	N/A

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Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Via Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1000, \$2500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	N/A
What down payment percentage is required for each?	40% Quarterly, 60% Semi-Annually	N/A
Is premium finance available/acceptable?	No	N/A
Other Coverages or Special Limits		
Equipment Breakdown	\$50,000	Optional

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