## COVERAGE COMPARISON

<table>
<thead>
<tr>
<th>Basic</th>
<th>Broad</th>
<th>Special</th>
<th>Broad Form</th>
<th>Special Form</th>
<th>Comp. Form</th>
<th>Modified Form</th>
<th>Contents</th>
<th>Unit Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupancy Requirements:</td>
<td>Occupancy Requirements:</td>
<td>Occupancy Requirements:</td>
<td>Occupancy Requirements:</td>
<td>Occupancy Requirements:</td>
<td>Occupancy Requirements:</td>
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<td>Use</td>
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<td>Use</td>
</tr>
<tr>
<td>Owner, Secondary, Tenant, Vacant</td>
<td>Owner, Secondary, Tenant, Vacant</td>
<td>Owner, Secondary, Tenant, Vacant</td>
<td>Owner Occupied - Seasonal/Secondary</td>
<td>Owner Occupied - Seasonal/Secondary</td>
<td>Owner Occupied - Seasonal/Secondary</td>
<td>Owner Occupied - Seasonal/Secondary</td>
<td>Persons renting or leasing apartments, condominiums, and townhomes</td>
<td>Primary, seasonal or rental</td>
</tr>
<tr>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
<td>Of Families</td>
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</tr>
<tr>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>Due to Families</td>
<td>No limit</td>
</tr>
<tr>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
<td>Deductibles:</td>
</tr>
<tr>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$500, $1,000, $1,500, $2,500, $5,000</td>
<td>$250 all perils, $500 all perils, $500 all perils</td>
<td>$1,000 all perils, $1,000 all perils</td>
<td></td>
</tr>
</tbody>
</table>

### Perils:

- Accidental Discharge, Leakage or Overflow of Water or Steam
- Aircraft & Vehicles
- Collapse
- Damage by Waves
- Falling Debris
- Fire & Lightning
- Explosion
- Riot & Civil Commotion
- Smoke
- Sudden and Accidental Damage from Artificially Generated Electrical Current
- Sudden and Accidental Tearing Apart, Crushing, Burning or Bulging
- Theft
- Vandalism & Malicious Mischief
- Volcanic Eruption
- Windstorm or Hail

### Additional Coverages:

- Building Additions and Alterations
- Card Access Devices, Forgery, Counterfeit Money
- Debris Removal
- Freezing
- Glass or Safety Glazing Material

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**Note:**

COVERAGE A - Dwelling

- Landlord's Furnishings

COVERAGE B - Other Structures (10% of A)

- Landlord's Furnishings

COVERAGE C - Personal Property

- Landlord's Furnishings

COVERAGE D - Fair Rental/Loss of Use

- Landlord's Furnishings

COVERAGE E - Additional Living Expense

- Landlord's Furnishings

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### Coverage Comparison

<table>
<thead>
<tr>
<th></th>
<th>DP 1</th>
<th>DP 2</th>
<th>DP 3</th>
<th>HO 2</th>
<th>HO 3</th>
<th>HO 5</th>
<th>HO 8</th>
<th>HO 4</th>
<th>HO 6</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grave Markers</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Improvements, Alterations &amp; Additions</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Ordinance of Law</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Property Removed</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Reasonable Repairs</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Trees, Shrubs, and Other Plants</strong></td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
<td>$500 per item</td>
</tr>
<tr>
<td><strong>Weight of Ice and Snow or Sleet</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
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<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Worldwide Coverage (10% of Coverage C)</strong></td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Coverage C</strong></td>
<td>ACV</td>
<td>ACV</td>
<td>ACV</td>
<td>ACV</td>
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<td>ACV</td>
<td>ACV</td>
<td>ACV</td>
<td>ACV</td>
</tr>
</tbody>
</table>

**Loss Settlement:**
- **Dwelling:** ACV (Including) awnings, carpentry, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums
- **Personal Property:** ACV (Including) awnings, carpeting, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums
- **Worldwide Coverage:** ACV (Including) awnings, carpentry, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums

**Exclusions:**
- Ordinance of Law: Excluded
- Earth Movement: Excluded
- Water Damage (flooding, water that backs up through sewers or drains): Excluded
- Power Failure: Excluded
- Neglect, War, Nuclear Hazard: Excluded
- Intentional Loss, Government Action: Excluded
- Trees, shrubs, plants, lawn: Excluded
- Others: Many exclusions in areas to avoid coverages not covered in All Risks of Direct Physical Loss

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**Note:**
- Coverage B - Limit of Loss Settlement is 100% of Insured Value
- Coverage C - Limit of Loss Settlement is 100% of ACV
- ACV (can endorse to add replacement cost)
- ACV (Including) awnings, carpentry, appliances, outdoor antennas, outdoor equipment, structures that are not building, grave markers, including mausoleums
- No Coverage
- Limited - Replacement Cost

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