

Coverage Form Comparison for Common Losses

	DP 0001 What's Covered	HO 0008 What's Covered	HO 0003 What's Covered
Fire	✓	✓	✓
Lightning	✓	✓	✓
Smoke	✓	✓	✓
Wind	✓	✓	✓
Hail	✓	✓	✓
Vandalism	✓	✓	✓
Damage from vehicle impact	✓	✓	✓
Water damage from roof or siding with wind or hail damage	✓	✓	✓
Water damage from roof or siding without wind or hail	✓		✓
Water damage from an appliance leak			✓
Water damage from a plumbing leak or failure			✓
Freezing			✓
Theft		Up to \$1,000	✓
Power surge / artificially generated current			✓
Falling objects			✓
Weight of ice, snow, or sleet			✓
Ice damming			✓
Sewer/Water backup		Available	Available
Flooding			
Replacement cost coverage on buildings			✓
Actual cash value coverage on contents	✓	✓	✓
Must be owner-occupied		✓	✓
Liability coverage		✓	✓
Additional living costs coverage	10% of Dwelling	10-20% of Dwelling	20-30% of Dwelling
Fair rental value coverage	10% of Dwelling	For a rented unit	For a rented unit
Mobile homes	✓	✓	
Seasonal (not secondary) homes	✓	✓	

You should read your insurance policy and get assistance in understanding the coverages and any exclusions directly from your agent or us at 800-282-1772. This policy summary is for informational purposes only and is designed to provide a basic description of insurance coverages and exclusions in your policy. This summary does not reflect all the coverages and exclusions contained in your policy and is qualified in its entirety to the policy terms.

State law prohibits this policy summary from replacing, modifying, altering, amending, or changing any of the terms or provisions of the insurance policy that is the subject of this summary.