

COMPARISONS OF COVERAGE HOMEOWNERS PROGRAM

	HO - 1	HO - 2	HO - 3	HO - 4	HO - 5	HO - 6	HO - 8
1. Fire, lightning, windstorm, hail, riot, civil commotion, aircraft, explosion	Yes	Yes	Yes	Yes	Yes	Yes	Yes
2. Bursting of steam or hot water appliances and heating systems	No	Yes	Yes	Yes	Yes	Yes	No
3. Damage by vehicles: Building	Yes, except by occupant of premises	Yes	Yes	N/A	Yes	Yes	Yes, except by occupant of premise
4. Smoke (a) Fireplace (b) Heating or cooking unit	No	Yes	Yes	Yes	Yes	Yes	No
	Yes	Yes	Yes	Yes	Yes	Yes	Yes
5. Vandalism or malicious mischief	Yes, except if vacant over 30 days		Yes, except dwg loss if vacant over 30 days	Yes	Yes, except dwg loss if vacant over 30 days	Yes	Yes, except if vacant over 30 days
6. Water (a) Flood, surface water	No	No	No	No	No, except personal property off premises	No	No
(b) Backup of sewers, drains	No	No	No	No		No	No
(c) Leaking from plumbing, heating or air conditioning systems	No	Yes, except loss to involved system itself					No
(d) Rain through faulty roof, windows, doors	No	No	Yes, dwelling only	No	Yes	No	No
(e) Freezing of plumbing and heating system	No	Yes, except while vacant or unoccupied and proper heat not maintained or system not drained					No
7. Falling objects, including trees	No	Yes	Yes	Yes	Yes	Yes	No
8. Weight of ice, snow, sleet	No	Yes	Yes	Yes	Yes	Yes, to property inside building	No
9. Collapse of building	No	Yes	Yes	Yes	Yes	Yes	No
10. Sudden, accidental injury to electrical appliances	No	Yes	Yes	Yes	Yes	Yes	No
11. Theft (a) Building Materials	Yes, except when dwg. Is under construction and prior to occupancy						Yes, to \$1,000
(b) Personal Property	Yes	Yes	Yes	Yes	Yes	Yes	Yes, to \$1,000
(c) From unattended auto off premises	No	No, unless by forced entry; available by endorsement					No
(d) "Mysterious disappearance" (from known place when theft is likely)	Yes	Yes	Yes	Yes	Yes	Yes	Yes, to \$1,000

*This document presents a general description of coverages
consult the policy for exact terms and conditions*