

## Comparison of Residential Coverages

	FIRE	HOMEOWNERS			
	FL – 1	Form-2	Form-3	Form-4	Form-6
1. Fire, lightning, windstorm, hail, riot, civil commotion, aircraft.	Yes	Yes	Yes	Yes	Yes
2. Explosion, other than steam boiler	Yes	Yes	Yes	Yes	Yes
3. Explosion, of steam boiler	No	Yes	Yes	Yes	Yes
4. Bursting of steam of hot water appliances and heating system	No	Yes	Yes	Yes	Yes
5. Damage by vehicles					
(a) Building	Yes	Yes	Yes	No	Yes
(b) Fences, driveways and walks	Yes except by vehicle owned/operated by you or an occupant	Yes	Yes	No	Yes except by vehicle owned/operated by you or an occupant
(c) Trees, shrubs, plants, lawns	Yes except by vehicle owned/operated by you or an occupant	Yes except by vehicle owned/operated by you or an occupant	Yes	No	Yes except by vehicle owned/operated by you or an occupant
6. Smoke:					
(a) Heating or cooking unit	Yes	Yes	Yes	Yes	Yes
(b) Commercial Operations	No	No	No	No	No
7. Vandalism/ Malicious Mischief	Yes	Yes (except vacant 30 days in a row prior to loss)	Yes	Yes	Yes
8. Water:					
(a) Flood, surface water	No	No	No	No	No
(b) Back-up sewers or drains	No	No	No	No	No
(c) Leaking from plumbing, heating or air conditioning system	No	Yes (except loss to system itself)	Yes	Yes	Yes
(d) Rain through faulty roof, windows or doors	No	No	No	No	No
(e) Freezing of plumbing and heating systems	No	Yes (except while vacant or unoccupied and proper heat not maintained or system not drained.)	Yes	Yes	Yes
9. Falling Objects	No	Yes	Yes	Yes	Yes
10. Weight of Ice/Snow	No	Yes	Yes	Yes	Yes
11. Wind damage to trees and removal	No	No	No	No	No
12. Collapse of building (see additional coverage)	No	Yes	Yes	Yes	Yes

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13. Landslide, mudslide	No	No	No	No	No
14. Earthquake	No	No	No	No	No
15. Damage by animals to building or content	No	No	No	No	No
16. Glass Breakage	No	Yes (except vacant for more than 30 days in a row just before a loss)	Yes	Yes	Yes
17. Sudden Accidental Injury to electrical appliances	No	Yes	Yes	Yes	Yes
18. Theft					
(a) Building Materials	No	Yes (except when dwelling is under construction & prior to occupancy)	Yes	Yes	Yes
(b) Personal property	No	Yes	Yes	Yes	Yes
(c) From unattended auto off premises	No	Yes	Yes	Yes	Yes
(d) Specials limits unscheduled jewelry and furs	No	Yes (See policy for applicable limits for loss by theft)	Yes	Yes	Yes

**\*NOTE: POLICY COVERAGES CONTAINED IN THIS BROCHURE HAVE BEEN CONDENSED; FOR ACTUAL COVERAGE CONSULT YOUR POLICY**

19. Volcanic eruption	No	Yes	Yes	Yes	Yes
20. Credit card, forgery and counterfeit currency losses	No	Yes	Yes	Yes	Yes
21. Loss deductibles	(\$100. up to \$5,000.)				
22. Bodily injury and property damage claims	No	Yes	Yes	Yes	Yes
	(on occurrence basis \$100,000. coverage, can be increased for additional premium)				
23. Medical payments	No	Yes	Yes	Yes	Yes
	(per accident, \$1,000 per person, \$25,000. per accident)				
24. Liability coverage off premises for owned recreational motor vehicles	No	No	No	No	No
	(except golf cart while being used for golfing purpose)				
25. Damage to property of others	No	Yes	Yes	Yes	Yes
	(limit of \$500.00 per occurrence)				

## TYPES OF FIRE COVERAGE AVAILABLE

### Policy Forms

FL – 1 Building and Contents Actual Cash Value

Form 2 Building Replacement Cost,  
Form 3 " Repair Cost or  
Form 6 " Actual Cash Value

Form 2 Contents Actual Cash Value  
Form 3 " "  
Form 6 " "

Form 4 Contents only Actual Cash Value

### FIRE LOSS SETTLEMENT DEFINITIONS

**ACTUAL CASH VALUE** – Provides for settlement of losses based on the condition or value of the damaged or destroyed property at the time of loss. The amount will be determined by a review of relevant factors such as but not limited to market value, assessed value, capitalized value, and depreciation caused by physical wear and tear and/or by obsolescence.

**REPLACEMENT COST** – Provides for settlement of losses with materials of like kind and quality without deduction for depreciation if repairs are completed.

**REPAIR COST** – Provides for settlement of losses with materials of like kind and quality without deduction for depreciation or, with conventional material and construction methods which are currently available without extra ordinary expense.