



Comprehensive Coverage Options	ISO HO-3 (01-00)	ISO HO-5 (05-10-00)	Premier Client
Building Coverage			
Dwelling Contract Type	Open Perils	Open Perils	Open Perils
Dwelling - Extended Replacement Cost	Not Included*	Not Included*	Guaranteed Replacment Cost
Replacement Cost Cash-Out Option	Not Available	Not Available	Included
Contents Coverage			
Contents Contract Type	Named Perils*	Open Perils	Open Perils
Contents Replacement Cost	Not Included*	Not Included	Included
Replacement Cost Cash-Out Option	Not Available	Not Available	Included
Other Structures Coverage			
_	100/	100/	100/
Percentage of House Coverage	10%	10%	10%
Extended Replacement Cost	Not Included*	Not Included*	Guaranteed Replacement Cost
Replacement Cost Cash-Out Option	Not Available	Not Available	Included
Loss of Use Coverage			
Percentage of House Coverage	Typically 20% of Dwelling Limit	Typically 20% of Dwelling Limit	Reasonable
Liability Coverages			
Personal Injury (libel & slander)	Not Included*	Not Included*	Up to Coverage E Limit
Medical Payments	Typically \$1,000	Typically \$1,000	\$1,000*
Credit/Bank Card Coverage	\$1,000	\$500	\$10,000
Identity Fraud Reimbursement	Not Included	Not Included*	\$25,000
Incidental Business at Home	Not Included*	Not Included*	Included

Comprehensive Coverage Options	ISO HO-3 (01-00)	ISO HO-5 (05-10-00)	Premier Client
Extra Coverages			
Debris Removal	Reasonable Expense	Reasonable Expense	Reasonable
Tree, Shrubs and Plants	\$1,000 (\$500 any one tree)	\$1,000 (\$500 any one tree)	5% Limit of Liability (\$5,000 any one tree)
Loss Assessment	\$1,000*	\$1,000*	\$100,000*
Fire Department Charges	\$500 (Fire Dept. only)	\$500 (Fire Dept. only)	Unlimited - no deductible
Business Property Coverage	\$2,500 on premises (\$250 off premises)	\$2,500 on premises (\$250 off premises)	\$10,000 on premises (\$10,000 off premises)
Refrigerated Items	No Coverage	No Coverage	Unlimited - \$100 deductible (excludes wine)
Wine	Not Included	Not Included	\$2,500
Lock Replacement	No Coverage	No Coverage	Reasonable
Water Back Up	Not Included	Not Included	Up to Coverage A and C limits included
Special Limits			
Money	\$200 (including coins & medals)	\$200 (including coins & medals)	\$2,500
Securities	\$1,500 (including stamps)	\$1,500 (including stamps)	\$5,000
Trailers	\$1,500	\$1,500	\$5,000
Watercraft	\$1,500	\$1,500	\$5,000
Jewelry	\$1,500 stolen	\$1,500 lost, misplaced, or stolen	\$10,000 lost, misplaced, or stolen
Furs	Included with Jewelry Limit	Included with Jewelry Limit	\$10,000 lost, misplaced, or stolen
Silverware	\$2,500 stolen	\$2,500 lost, misplaced, or stolen	\$10,000 lost, misplaced, or stolen
Collectible Stamps, Coins and Medals	Included in above limits	Included in above limits	\$10,000 stolen
Guns	\$2,500 stolen	\$2,500 lost, misplaced, or stolen	\$10,000 stolen

Valuable Articles

Industry Endorsment

Premier Client

Fine Arts Breakage

Blanket Coverage

Newly Acquired Fine Arts

Newly Acquired Jewelry

Newly Acquired Items - Furs, Cameras, Musical Instruments and Collectibles

Loss Payment of Itemized Articles

Agreed Value for Scheduled Jewelry

Reward Expense

Limited

Not Available

25% of the itemized amount

25% of the itemized amount

The lesser of 25% of the itemized amount or \$10,000

Itemized Amount

Not Included

No Coverage

Included

Available for all classes

25% of the itemized amount

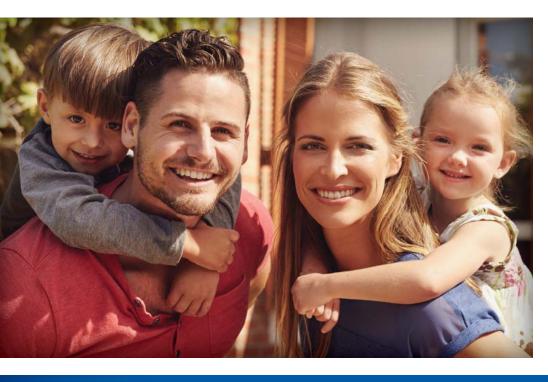
The lesser of 25% of the itemized amount or \$10,000

The lesser of 25% of the itemized amount or \$10,000

The lesser of fair market value, or up to 150% of the agreed value

Included

The lesser of 10% of the covered loss or \$5,000





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