

Premier Client homeowners coverage offers your elite customers protection beyond the standard coverages offered by most other carriers. We have built this comprehensive chart to show the differences between the standard ISO HO forms and the enhanced coverages available with Premier Client from NatGen Premier.



NEW YORK
PREMIER CLIENT HOMEOWNERS COVERAGE



NatGen
PREMIER

Comprehensive Coverage Options	ISO HO-3 (01-00)	ISO HO-5 (05-10-00)	Premier Client
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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

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
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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

*Additional Coverage Available by Endorsement

Comprehensive
Coverage OptionsISO 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	Limited	Included
Blanket Coverage	Not Available	Available for all classes
Newly Acquired Fine Arts	25% of the itemized amount	25% of the itemized amount
Newly Acquired Jewelry	25% of the itemized amount	The lesser of 25% of the itemized amount or \$10,000
Newly Acquired Items - Furs, Cameras, Musical Instruments and Collectibles	The lesser of 25% of the itemized amount or \$10,000	The lesser of 25% of the itemized amount or \$10,000
Loss Payment of Itemized Articles	Itemized Amount	The lesser of fair market value, or up to 150% of the agreed value
Agreed Value for Scheduled Jewelry	Not Included	Included
Reward Expense	No Coverage	The lesser of 10% of the covered loss or \$5,000

