

HE 00 07 vs. HO 00 03 vs. HO 00 02 Comparison Chart

	HE 00 07	HO 00 03	HO 00 02
General Information	<ul style="list-style-type: none"> • Highest Premium • Broadest Coverage 	<ul style="list-style-type: none"> • Less Premium and Coverage than HE 00 07 	<ul style="list-style-type: none"> • Lowest Premium • Least Coverage
Dwelling	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>Enhanced Replacement Cost</u> • Perils (Named or Comprehensive?): <u>Comprehensive</u> 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Comprehensive</u> 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Named</u>
Other Structures	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Comprehensive</u> 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Comprehensive</u> 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Named</u>
Personal Property	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>RCV</u> • Perils (Named or Comprehensive?): <u>Comprehensive</u> • Special Limit for Money: <u>\$1,000</u> • Special limit for Guns: <u>\$10,000</u> (Applies to which perils: <u>Theft, misplacing and losing</u>) • Special Limit for Jewelry: <u>\$5,500</u> (Applies to which perils: <u>Theft, misplacing and losing</u>) • Special Limit - Silverware: <u>\$10,000</u> (Applies to which perils: <u>Theft, misplacing and losing</u>) 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>ACV</u> • Perils (Named or Comprehensive?): <u>Named</u> • Special Limit for Money: <u>\$200</u> • Special limit for Guns: <u>10% of COV C (\$10,000 maximum)</u> (Applies to which perils: <u>Theft</u>) • Special Limit for Jewelry: <u>\$3,000</u> (Applies to which perils: <u>Theft</u>) • Special Limit - Silverware: <u>25% of COV C (\$10,000 maximum)</u> (Applies to which perils: <u>Theft</u>) 	<ul style="list-style-type: none"> • Loss Settlement (RCV or ACV?): <u>ACV</u> • Perils (Named or Comprehensive?): <u>Named</u> • Special Limit for Money: <u>\$200</u> • Special limit for Guns: <u>10% of COV C (\$10,000 maximum)</u> (Applies to which perils: <u>Theft</u>) • Special Limit for Jewelry: <u>\$3,000</u> (Applies to which perils: <u>Theft</u>) • Special Limit - Silverware: <u>25% of COV C (\$10,000 maximum)</u> (Applies to which perils: <u>Theft</u>)
Loss of Use	<ul style="list-style-type: none"> • Comprehensive Perils Coverage 	<ul style="list-style-type: none"> • Comprehensive Perils Coverage 	<ul style="list-style-type: none"> • Named Perils Coverage
Liability	<ul style="list-style-type: none"> • Personal Injury and Property Damage 	<ul style="list-style-type: none"> • Bodily Injury and Property Damage 	<ul style="list-style-type: none"> • Bodily Injury and Property Damage