

HOMEOWNERS FORMS COMPARISON

COVERED PERILS

	HO 00 03	HE 00 07	HE 00 07 with HO 32 21
Dwelling	*Comprehensive Perils	*Comprehensive Perils	*Comprehensive Perils
Other Structures	*Comprehensive Perils	*Comprehensive Perils	*Comprehensive Perils
Contents	**Named Perils	*Comprehensive Perils ¹	*Comprehensive Perils ¹

COVERAGE AMOUNT

	HO 00 03	HE 00 07	HE 00 07 with HO 32 21
Dwelling	Guaranteed Replacement Cost (25% Cap)	Enhanced Replacement Cost (No Cap)	Enhanced Replacement Cost (No Cap)
Other Structures	10% of Dwelling	10% of Dwelling	20% of Dwelling
Contents	75% of Dwelling	75% of Dwelling	75% of Dwelling
Replacement Cost on Contents	Must be Endorsed	Included	Included
Loss of Use	Included	Included	Included
Sewer and Drain	Must be Endorsed	Must be Endorsed	\$20,000 Included
Primary Mortgage Coverage	NA	NA	Included

EXTRA COVERAGES OF THE HE 00 07 plus 21

¹**THEFT** - Losing and Misplacing is a covered Peril as part of Theft for guns, jewelry, silverware and other special personal property

HOMEOWNERS ASSOCIATION ASSESSMENT Coverage is increased from \$1,000 to \$5,000

SEWER AND DRAIN COVERAGE - \$20,000 of coverage is included with the HO 32 21

Primary Mortgage Expense

The monthly payment necessary to maintain an existing primary mortgage with the mortgagee named in this policy while that part of the residence premises where you reside is not fit to live in.

We will not pay:

1. more than the monthly payment at the time of loss; and
2. for more than a period of twelve months.

Payment under a. and b. above will be made for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

***Comprehensive Perils** – all perils covered except exclusions - below is a brief summary of exclusions but not limited to these

1. Earth Movement
2. Water Damage/Flood
3. Outside Power Failure
4. Neglect
5. War
6. Nuclear Hazard
7. Intentional Loss
8. Governmental Action
9. Fungi, Wet or Dry Rot or Bacteria

****Named Perils** – below is a brief summary of covered perils

1. Fire Or Lightning	2. Windstorm Or Hail	3. Explosion	4. Riot Or Civil Commotion
5. Aircraft,	6. Vehicles,	7. Smoke,	8. Vandalism Or Malicious, Mischief
9. Theft	10. Falling Objects	11. Weight Of Ice, Snow Or Sleet	12. Accidental Discharge Or Overflow Of Water Or Steam
13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging	14. Freezing	15. Sudden And Accidental Damage From Artificially Generated Electrical Current	16. Volcanic Eruption