

# COMPARISON OF COVERAGES – PERSONAL LINES

**HOMEOWNERS POLICY HO-8**  
(Apps. Needed – GUA-1 & HO GUA-3)

**DWELLING FIRE POLICY DP-1**  
(Apps. Needed – GUA-1)

**WIND AND HAIL ONLY**  
(Apps. Needed – GUA –1)

**SECTION I**

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism/Malicious Mischief
9. Theft (\$1,000)  
Optional (\$5,000 - \$65.00 or  
\$10,000 - \$135.00)
10. Volcanic Eruption
11. Loss of Use

**SECTION II**

1. Personal Liability (\$100,000)
2. Medical Payments to Others  
(\$1,000)

Optional Replacement Cost

May select Building &/or Contents  
Cost 10% of Building &/or Contents Premium

Water Damage Coverage  
Available Beginning 08/01/07  
\$20,000 for \$100 Additional Premium  
May be Excluded w/signed form

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Volcanic Eruption
9. Vandalism/Malicious Mischief

Water Damage Coverage  
Available Beginning 08/01/07  
\$20,000 for \$100 Additional Premium  
May be Excluded w/signed form

OPTIONAL COVERAGE

Liability - \$20,000  
(\$100.00 Additional Premium)  
(Questionnaire DP GUA 0044 &  
Front & Rear Photos Required)

1. Wind
2. Hail

OPTIONAL COVERAGE

(Apps. Needed – DP GUA 0030)  
Replacement Cost (Building  
&/or Contents) – 25% of EC  
Premium  
Loss of Use – Additional  
Premium Applies

## COMPARISON OF COVERAGES – COMMERCIAL LINES

### **COMMERCIAL FIRE**

(Apps. Needed – GUA – 1)

- A. Fire
- B. Lightning
- C. Explosion
- D. Windstorm or Hail
- E. Smoke
- F. Aircraft or Vehicles
- G. Riot or Civil Commotion
- I. Volcanic Action
- J. Vandalism

Business Interruption

Replacement Cost  
(Apps. Needed – CRC1-2)