



A Policy Type Breakdown

BASIC PERILS (HO1 or DP1)

Covers all eligible property for loss caused by:

Fire or Lightning	Vehicles	Windstorm & Hail
Explosion	Smoke	Volcanic eruption
Riot or civil commotion	Aircraft	Vandalism or malicious mischief

Loss Settlement is ACV

BROAD PERILS COVERAGE (HO2 or DP2)

All Forms. DP1 PLUS adds the following additional named perils:

Falling objects	Sudden and accidental tearing apart, cracking, burning or bulging
Weight of ice, snow or sleet	Sudden and accidental damage from artificially generated overflow of water or steam
Freezing	Sudden and Accidental discharge of electrical current

Loss settlement is replacement cost for Coverage A provided the home is insured to 100% of the replacement cost. Coverage C losses are settled on actual cash value.

SPECIAL COVERAGE (HO3 or DP3)

Covers Dwelling, Other Structures, and Loss of Use against ALL risks of physical loss, with certain exceptions.

Personal Property is covered for the same perils as provided in BROAD PERIL'S COVERAGE HS 00 02.

Loss settlement is replacement cost for Coverage A provided the home is insured to 100% of the replacement cost. Coverage C losses are settled on actual cash value.