



Signature Premier Coverage Comparison–ISO Homeowner Form

Standard ISO Homeowner

Signature Premier Homeowner

Coverage/Limits		
Coverage Form	HO 00 03 Special Form	HO 00 03 Special Form + HO 0015
Dwelling	Open Peril	Open Peril
Other Structures	10%–Open Peril	20%–Open Peril
Personal Property	50%–Named Peril	70%–Open Peril
Loss of Use	20%	20%
Replacement Dwelling	Optional	Included–125%
Replacement Contents	Optional	Included
Special Limits & Additional Coverages		
Money	\$200	\$1,000
Securities	\$1,000	\$5,000
Theft of: Jewelry, Silverware or Firearms	\$1,000	\$5,000 but not more than \$2,500 for any one article
Business Property: On Premises	\$2,500	\$5,000
Business Property: Off Premises	\$500	\$1,000
Watercraft	\$1,000	\$2,000
Watercraft Liability–Outboard	25 hp	50 hp
Fire Dept Service Charge	\$500	\$1,000
Gravemarkers	1,000	\$5,000
Trading Cards	No Coverage	\$1,000
Spare or replacement motor vehicle and recreational vehicle equipment, accessories or parts when not installed in or upon the motor vehicle or recreational vehicle	No Coverage	\$2,500
Tree Debris Removal	\$500 per loss–debris must hit covered structure	\$1,000 per loss regardless if debris hits a covered structure
Credit Card, Funds Transfer, Forgery & Counterfeit Money	\$500	\$1,000
Other Coverage Enhancements		
Personal Injury	Optional	Included
Identity Fraud Expense	Not Available or Optional	Included–\$50,000 Coverage
Identity Recovery	Not Available or Optional	Included
Equipment Breakdown	Not Available or Optional	Included–\$50,000 Coverage–Coverage A, B and C
Personal Computer Coverage	Optional	Included - Open Peril
Rekeying of Locks	Not Available or Optional	\$1,000 for reasonable expenses to rekey exterior locks
Refrigerated Property Coverage	Optional	\$1,000 covered property stored in freezers or refrigerators on premises
Water Backup & Sump Overflow	Optional	\$5,000 per occurrence; \$10,000 aggregate. May purchase additional coverage.

Exclusions		
Flood, surface water, waves, tidal water or overflow of a body of water or spray from any of these, whether or not driven by wind. This includes any peril which would be covered by a National Flood Insurance Policy	Excluded	Excluded
Earth movement	Excluded - Optional Coverage Available	Excluded - Optional Earthquake Coverage Available
Power Failure	Excluded	Excluded

Deductible Options	
Deductible Option:	Discount:
\$1,000	Base
\$2,500	12%
\$5,000	25%
\$10,000	37%
\$25,000	44%
\$50,000	50%

Discounts/Credits/Surcharges	
Multi-Policy Discount	10%
Retention Credits:	After 1 year of coverage = 4% After 2 years of coverage = 6% After 3 years of coverage = 8%
Swimming Pool Surcharge	No Charge
- Diving Board	\$ 50 - subject to U/W approval
- Slide	\$100 - subject to U/W approval
Trampoline Surcharge	\$100 - subject to U/W approval
Wood Roof Surcharge	\$250
Protective Device Credits: (Certificates required)	(Subject to maximum 15% combined credit)
- Central Station Reporting Burglar Alarm	6%
- Central Station Reporting Fire Alarm	6%
Local Burglar &/or Fire	1%
Automatic Sprinklers	10% (in all areas including attics, bathrooms, closets & attached structures)
New Home Discounts	
0 to 5 years	15%
6 to 10 years	10%
11 to 15 years	5%
Gated Community	5%