

# HO3 RESERVE BUNDLE COVERAGE



# QUICK REFERENCE SHEET

COVERAGE	BASE POLICY	SILVER	GOLD	DIAMOND
Animal Liability	Optional	Optional	\$300,000	\$500,000
Business Property off Premises	\$250	\$1,000	\$1,000	\$1,000
Business Property on Premises	\$2,500	\$10,000	\$10,000	\$10,000
Coverage B - Unattached Structures	2%	5%	10%	20%
Coverage C - Personal Property	50%	70%	70%	70%
Coverage D - Loss of Use	10%	20%	20%	20%
Coverage E - Personal Liability	\$100,000	\$300,000	\$300,000	\$500,000
Coverage F - Medical Payments to Others	\$1,000	\$5,000	\$5,000	\$5,000
Credit Card	\$500	\$5,000	\$10,000	\$10,000
Cyber Coverage	Optional	Optional	Included	Included
Damage to Property of Others	\$500	\$1,000	\$1,000	\$1,000
Fire Department Service Charge	\$500	\$1,000	\$1,000	\$1,000
Firearms*	\$2,000	\$5,000	\$5,000	\$5,000
Home Computer Coverage	\$2,500	\$5,000	\$10,000	\$10,000
Home Systems Protection	Optional	\$50,000	\$50,000	\$50,000**
Identity Recovery Protection	Optional	\$15,000	\$15,000	\$15,000**
Jewelry, Watches & Furs*	\$1,000	\$5,000	\$5,000	\$5,000
Limited Carport(s), Pool Cage(s), & Screen Enclosure(s)	Optional	\$10,000	\$20,000	\$20,000**
Lock Replacement	N/A	\$500	\$500	\$500
Loss of Use Due to Power Shortage	N/A	Included	Included	Included
Money	\$200	\$1,000	\$1,000	\$1,000
Ordinance or Law	25%	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Personal Property Replacement Cost	Optional	Included	Included	Included
Refrigerated Property	N/A	\$500	\$500	\$500
Securities	\$1,000	\$5,000	\$5,000	\$5,000
Service Line	Optional	Optional	Optional	\$10,000**
Silverware, Goldware, & Pewterware	\$2,500	\$5,000	\$5,000	\$5,000
Special Personal Property	Optional	Optional	Included	Included
Trailers	\$1,000	\$5,000	\$5,000	\$5,000
Water Back Up & Sump Overflow	Optional	\$5,000	\$5,000	\$5,000**
Watercraft	\$1,000	\$2,500	\$5,000	\$5,000
Watercraft Liability	25 HP	50 HP	50 HP	50 HP

\*Maximum limit of \$1,000 for any one article

\*\*Higher limits are available for High Valued Home Customers (Cov A of \$750,000 to \$10 million) with the Diamond Package.

**The above is a summary, please refer to your policy provisions for contract coverage wording including any exclusions.**