

LOGIC UNDERWRITERS, INC. RESIDENTIAL PROPERTY PROGRAM COMPARISONS

COVERAGE

DWELLING
 DWELLING VALUES
 CONTENTS
 CONTENTS LIMIT
 ADJACENT STRUCTURES
 LIABILITY (MAX)
 MEDICAL PAYMENTS (MAX)
 LOSS OF USE
 MONEY/BANK CARDS
 BULLION/VALUABLE PAPERS
 JEWELRY, FURS & GUNS
 B.P.P
 FAIR RENTAL VALUE
 ACCEPTABLE PC'S
 ADMITTED CARRIER
 CREDIT SCORE RATED
 AGENT ABILITY TO QUOTE

	COLONIAL	COLONIAL	COLONIAL	LEXINGTON	CHUBB	USF&G**	GEOVERA***	AEGIS	KEMPER***
	HO-A	HO-B	TDP- 1	HO-3	HO-B & C	HO-3 & HO-3A	HO-B	MOBILE HOME	HO-A & HO-B
	ACV OR RCV	RCV	ACV OR RCV	RCV	RCV	RCV	RCV	ACV OR RCV	RCV
	\$40K TO \$350K	\$50K TO \$350K	\$20K TO \$350K	\$300K & UP	\$600K & UP	\$50K TO \$600K	\$50K TO \$650K	\$10k TO \$100k	\$350K TO \$1MM
	ACV OR RC	ACV OR RC	ACV OR RCV	RCV	RCV	RCV	RCV	ACV OR RCV	ACV OR RCV
	40% or 60%	40% or 60%	0% to 60%	ANY LIMIT	60% +	70%	60%	60%	60%
	10%	10%	10%	ANY LIMIT	10% +	10%	10%	10%	10%
	\$300,000	\$300,000	\$100,000 (CPL)	\$1,000,000	\$1,000,000	\$500,000	\$300,000	\$100,000	\$500,000
	\$5,000	\$5,000	\$1,000 (CPL)	\$10,000	\$10,000	\$2,000	\$5,000	\$1,000	\$5,000
	10%	20%	0	ANY LIMIT	20%	20%	20%	20%	20%
	\$100	\$100	0	\$200	\$100+	\$100	\$100	\$100	\$100
	\$500	\$500	0	\$200	\$500+	\$500	\$500	\$500	\$500
	\$500	\$500	0	\$1,000	\$500+	\$2,500	\$500	\$500	\$500
	\$2,500	\$2,500	0	\$2,500	\$2,500+	\$2,500	\$2,500	\$2,500	\$2,500
	N.A.	N.A.	OPTIONAL	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	1 – 10	1 – 6	1 – 10	1 – 8	1 – 8	1 – 8	1 – 10	1 – 10	1 – 8
	YES	YES	YES	NO	YES	NO	YES	YES	YES
	NO	NO	NO	NO	NO	NO	NO	NO	YES
	YES (On-Line)	YES (On-Line)	YES (On-Line)	NO, SUBMIT	NO, SUBMIT	YES (On-Line)	YES (On-Line)	YES (On-Line)	NO, SUBMIT
PERILS INSURED									
FIRE & LIGHTNING	YES	YES	YES	YES	YES	YES	YES	YES	YES
WIND, HAIL & HURRICANE	YES*	YES*	YES*	YES	YES*	YES	YES	YES	YES
EXPLOSION	YES	YES	YES	YES	YES	YES	YES	YES	YES
RIOT/CIVIL COMMOTION	YES	YES	YES	YES	YES	YES	YES	YES	YES
AIRCRAFT	YES	YES	YES	YES	YES	YES	YES	YES	YES
VEHICLES	YES	YES	YES	YES	YES	YES	YES	YES	YES
SMOKE	YES	YES	YES	YES	YES	YES	YES	YES	YES
VM&M	YES	YES	OPTIONAL	YES	YES	YES	YES	YES	YES
THEFT/BURGLARY	YES	YES	NO	YES	YES	YES	YES	YES	YES
FALLING OBJECTS	OPTIONAL	YES	NO	YES	YES	YES	YES	YES	YES
WEIGHT OF ICE	OPTIONAL	YES	NO	YES	YES	YES	YES	YES	YES
WATER: SUDDEN & ACCIDENTAL	OPTIONAL	YES	NO	YES	YES	YES (HO-3 only)	YES	YES	YES
MOLD FROM COVERED PERILS	OPTIONAL	OPTIONAL	OPTIONAL	\$5,000	OPTIONAL	\$5,000	OPTIONAL	NO	OPTIONAL
FREEZING	OPTIONAL	YES	NO	YES	YES	YES (HO-3 only)	YES	YES	YES
GLASS BREAKAGE	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	YES	OPTIONAL	YES	OPTIONAL
EXCLUSIONS									
FOUNDATIONS	YES	LIMITED	YES	YES	NO	YES	NO	YES	NO
ANIMAL LIABILITY	Available	Available	N.A.	YES	NO	YES	NO	YES	NO
TRAMPOLINE	Available	Available	N.A.	YES	YES	YES	N.A.	YES	N.A.
EARTH MOVEMENT	YES	YES	YES	YES	YES	YES	YES	YES	YES
FLOOD	YES	YES	YES	YES	YES	YES	YES	YES	YES
POWER FAILURE	YES	YES	YES	YES	YES	YES	YES	YES	YES
NEGLECT	YES	YES	YES	YES	YES	YES	YES	YES	YES
WAR	YES	YES	YES	YES	YES	YES	YES	YES	YES

“For comparison purposes only. Please consult Underwriting Guidelines and policy forms for actual coverage, perils insured and exclusions, etc.”

*excludes WH&H in 1st Tier

**Only available in 1st & 2nd Tier

***Not available in 1st & 2nd Tier