



# Premium Homeowners Insurance Coverage Comparison



Coverage	Description	Openly	ISO Base H5	Other Carriers
Broad Liability Coverage	Includes Personal Injury, Bodily Injury and Property Damage claims brought against the named insured	Yes	No	Available via Endorsement
Cash Settlement Option	Replacement cost in cash if not rebuilding after a total loss	Yes	No	No
Credit Card, EFT Card, Access Device Forgery & Counterfeit Coverage	Covers theft or unauthorized use of credit or EFT cards, forgery of checks and acceptance of counterfeit bills	\$10,000	\$500	\$10,000
Damage to Property of Others	Covers damages to property of others caused by a named insured	\$10,000	No	\$10,000
Fire Dept. Service Charge Reimbursement	Covers reimbursements charged to named insured when a fire department is called to the home for a potential fire loss	\$5,000	\$50	\$2,500
Flexible Coverage Limits	Ability to tailor Other Structures, Personal Property and Loss of Use coverages to exactly meet the insured's needs	Ability to remove Coverages entirely or increase to 100% (or 150% for Cov. C) of the home's replacement cost estimate	No	Limited; cannot fully remove all coverages
Golf Cart Physical Damage	Covers the repair or replacement of golf carts used by the named insured	\$7,500 per cart	No	Available via Endorsement
Guaranteed Replacement Cost	Rebuilds home after a total loss - even if cost exceeds the policy limit	Yes	No	Varies by Carrier
Land Stabilization	Covers costs required to replace, rebuild, stabilize, or otherwise restore such land necessary to support the dwelling or permanent structure	\$10,000 or 10% of Loss	No	\$10,000
Landlord Furnishings Coverage	Covers appliances, carpeting and other household furnishings, in each apartment on the "residence premises" regularly rented or held for rental to others	\$10,000	\$2,500	\$2,500, can purchase up to \$10,000 via endorsement
Landscaping	Replaces or repairs trees, shrubs, plants, lawn after covered loss (named perils only)	\$50,000 per occurrence and \$5,000 per Item	5% of Cov. A & \$500 per Item	5% of Cov. A & \$500 per Item



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Lock Replacement	Replaces locks if lost or stolen with no deductible	\$2,000	No	\$1,000
Loss Assessments	Covers loss assessments levied by a property owner association	\$100,000	\$1,000	\$1000, can purchase additional limits
Loss Settlement for non-Building Structures	Replacement Cost coverage (without depreciation reductions) for certain non-Building Structures such as patios, nonwood walkways, reinforced walls or swimming pools	Yes	No	Available via Endorsement
Medical Payments	Pays for medical expenses to a third party as a result of an accident caused by you or a domestic animal, or an accident occurring on your property	\$10,000	\$1,000	\$1,000; can add up to \$10,000 via endorsement
Mold & Fungi	Covers the removal and remediation of mold, wet or dry rot or bacteria & liability claims brought against the named insured for mold, wet or dry rot or bacteria	Removal: \$10,000 Liability: \$50,000	No	No
Other Structures off Premises	Covers other structures which are owned by you and located away from the "residence premises", if used in connection with the "residence premises"	Yes	No	No
Rebuilding to Code (Law or Ordinance)	Coverage for any additional cost due to the enforcement of any ordinance or law	Provide without sublimit	10% of Cov. A	10% of Cov. A, can endorse up to 100% of Cov. A
Refrigerated Property	Covers claims for property stored in freezers and refrigerators damaged by loss of power	\$5,000 w/\$500 deductible	No	\$5,000 available via endorsement
Roof Matching	Covers repair or replacement of undamaged property in order to achieve a reasonably uniform appearance	Yes	No	Available via endorsement
Tree Removal	Coverage for the removal of fallen trees	\$5,000 per occurrence or \$5,000 per tree	\$1,000 per occurrence or \$500 per tree	\$1,000 per occurrence or \$500 per tree
Water Seepage	Covers deterioration or rot of covered property caused by constant or repeated seepage or leakage of water or steam from within plumbing, heating or cooling systems	\$20,000	No	\$20,000 available via endorsement



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Personal Property Sub-limit Coverages	Openly	ISO	Competition
Money, Gold, etc.	\$2,500	\$200	\$2,000
Securities, Deeds, etc.	\$10,000	\$1,500	\$5,000
Watercraft	\$3,000	\$1,500	\$2,500
Trailers not used w/Watercraft	\$5,000	\$1,500	\$5,000
Theft, Misplaced, Lost Jewelry, Watches or Furs	\$5,000	\$1,500	\$5,000
Theft, Misplaced, Lost Firearms	\$10,000	\$2,500	\$10,000
Theft, Misplaced, Lost Goldware	\$10,000	\$2,500	\$10,000
Property used for Business Purposes on Premises	\$15,000	\$2,500	\$15,000
Property used for Business Purposes off Premises	\$10,000	\$1,500	\$5,000
Portable Electronic Equipment	\$10,000	\$1,500	\$5,000
Antennas, Tapes, Wires, Records	\$5,000	\$250	\$5,000
Wine	\$10,000	n/a	n/a
Comic Books & Trading Cards	\$10,000	n/a	\$5,000
Collectibles, Figurines, etc.	\$10,000	n/a	\$5,000
Theft of Rugs & Tapestries	\$10,000	n/a	\$5,000
Theft of Tools	\$10,000	n/a	\$5,000
Fine Arts	\$10,000	n/a	n/a
Legally Purchased Marijuana	\$250	n/a	n/a



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