

HOMEOWNERS COVERAGE HIGHLIGHTS

	CHUBB	AIG	ACE PRIVATE
Dwelling Contract Type	All Risk	All Risk	All Risk
Guaranteed Replacement Cost	Yes	Yes	Yes
Replacement Cost Cash-out Option	Yes	Yes	Yes
Waiver of Deductible	Waived on losses greater than \$50,000 with up to \$50,000 deductible selected	Waived on losses greater than \$50,000 with up to \$25,000 deductible or less when endorsement selected	Waived on losses greater than \$50,000 with up to \$50,000 deductible selected
Other structures	20% of Coverage A, but can be reduced to 5%	20% of Coverage A, but can be reduced to 5%	Standard 20%. Homes over \$2 million can be reduced to 5% and homes under \$2 million can be reduced to 10%
Appraisal Service For All Homes	Yes	Yes	Yes
Windstorm Definition	All Wind and High Wind available	Named storm or hurricane	Windstorm or hail, named storm, hurricane
Deductible Options	Up to \$100,000	Up to \$100,000	Up to \$100,000
Earthquake Coverage	Available with 5% or 10% deductible	Available with 5% deductible	Available with 2%, 5%, 10%, 15%, 20% and 25% deductible options
Vacant Home Deductible	5% of Coverage A	Not Applicable	5% of Coverage A
Contents Contract Type	All Risk	All Risk	All Risk
Replacement cost	Yes	Yes	Yes
Minimum Contents Percentage	Can be reduced to 5% or \$0	10% or \$0	Homes over \$5 million - 5% Homes over \$2 million - 30% Homes under \$2 million - 40%
Cash-out Option	Yes	Yes	Yes
Items of Rarity & Antiquity	Covered up to the content's limit	Covered up to the content's limit	Covered up to the content's limit
Earthquake	Included	Included	Included
Breakage of Fragile Articles	Excluded	Coverage up to \$50,000 for crystal, china, porcelains, figurines, statues, sculptures, mirrors, wine bottles, glassware and similar items	Coverage up to \$50,000

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Extra Coverages			
Loss of Use	Unlimited	Unlimited	Unlimited
Debris Removal	Unlimited	Unlimited	Reasonable expenses
Rebuilding to Code	Unlimited	Unlimited	Unlimited
Backup of Sewers and Drains	Unlimited	Coverage up to the policy limit	Coverage provided up to policy limit and subject to \$5,000 deductible
Optional Endorsements			
Primary Flood	Available as a separate policy in Flood Zones B, C, and X	Available as a separate policy in Flood Zones B, C, and X (excludes Florida and Louisiana)	Available as a separate policy in Flood Zones B, C and X
Excess Flood	Available as a separate policy in Flood Zones A and V	Available as a separate policy in Flood Zones A and V (elevation certificate required)	Available on a non-admitted policy
Identity Theft	Coverage up to \$50,000 included in contract	Optional coverage up to \$100,000 available via endorsement	Coverage up to \$100,000 included in contract
Home Safeguard	Family Protection Endorsement available	Family Protection Endorsement available	Family Protection Endorsement available
Equipment Breakdowns	Varies by state	Varies by state	Varies by state