



	CHUBB	AIG	NAT GEN PREMIER
Dwelling Contract Type	All Risk	All Risk	All Risk
Guaranteed Replacement Cost	Yes, capped in some states	Yes, capped in some states	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 \$25,000 deductible or less when endorsement selected	Waived on losses greater than \$50,000 with up to \$25,000 deductible selected***
Other Structures	20% of Coverage A, but can be reduced to 5%	20% of Coverage A, but can be reduced to 5%. Once inspected, can be adjusted to match inspection results.	10% of Coverage A
Appraisal Service for All Homes	Yes	Yes	Yes
Windstorm Definition	All wind, high wind, or hurricane. Varies by state.	Hurricane	Named storm
Deductible Options	Up to \$100,000. Higher deductible options available by contract mod.	Up to \$100,000	Up to \$25,000
Vacant Home Deductible	5% of Coverage A	Not Applicable	Does not write vacant homes
Contents Contract Type	All Risk	All Risk	All Risk
Replacement Cost	Yes	Yes	Yes unless excluded/limited
Minimum Contents Percentage	Can be reduced to 5% or \$0	Can be reduced to 10% or \$0	70% of Coverage A can be reduced to 40%
Cash-out Option	Yes	Yes	Yes
Items of Rarity & Antiquity	Covered up to content's limit	Covered up to content's limit	Covered up to content's limit
Earthquake	Included on homes with Deluxe contents	Included	Can be added by endorsement
Breakage of Fragile Articles	Excluded	Coverage up to \$50,000 for crystal, china, porcelains, figurines, statues, sculptures, mirrors, wine bottles, glassware and similar items	Excluded

**Not applicable when special or specifically-listed deductible is shown on the declarations page.

***Not applicable when loss is due to earthquake or wind from a named storm when a Hurricane deductible is shown on the declarations page.

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Extra Coverages			
Loss of Use	Unlimited	Unlimited	Reasonable Expenses
Debris Removal	Unlimited	Unlimited	Reasonable Expenses
Rebuilding to Code	Unlimited	Unlimited	100% of dwelling limit
Backup of Sewers and Drains	Unlimited	Coverage up to the policy limit	Up to Coverage A and Coverage C limits
Optional Endorsements			
Primary Flood	Available as a separate policy in Flood Zones B, C and X	Available by endorsement in Flood Zones B, C and X. Not available in FL or LA.	NFIP available as a separate policy
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)	Difference in conditions (DIC) available in IL only
Earthquake Coverage	Available with deductible options of 2% to 25%	Available with deductibles ranging from 5% to 25%	Available by endorsement with deductibles ranging from 5% to 25% of Coverage A or C
Identity Theft	Coverage up to \$50,000 included in contract	Optional coverage up to \$100,000 available via endorsement	Coverage up to \$25,000 included in contract
Home Safeguard	Family Protection endorsement available	Household Safeguard endorsement available	Not available
Equipment Breakdowns	Available as a separate policy	Available by endorsement	\$50,000 coverage available with \$250 deductible. \$20,000 Service line coverage with \$500 deductible.
Cyber Coverage	Some cyber coverage in the policy. Enhanced cyber coverage available by endorsement in some states.	Available by endorsement in some states	Not available