



Premium Landlord Insurance Coverage Comparison



Coverage	Description	Openly	ISO Base H5	Other Carriers
Broad Liability Coverage	Includes premises liability for 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
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	\$500	\$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
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	Lesser of \$10,000 or 10% of loss	No	\$10,000
Landscaping	Replaces or repairs trees, shrubs, plants, lawn after covered loss	\$50,000 per occurrence and \$5,000 per Item	5% of Cov. A & \$500 per Item	5% of Cov. A & \$500 per Item
Lock Replacement	Replace locks and garage door transmitters if stolen with no deductible	\$2,000	No	\$1,000



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Coverage	Description	Openly	ISO Base H5	Other Carriers
Loss Settlement for non-Building Structures	Replacement Cost coverage (without depreciation reductions) for certain non-Building Structures such as patios, non-wood 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 Coverage	Covers losses to other structures on premises	Yes	No	Available via endorsement
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
Personal Property Coverage	Covers losses to personal property of the named insured (landlord) on a limited basis	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
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



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