



Homeowner Tiers

	Double-Wide On continuous masonry foundation	Standard	Preferred	Superior	MasterGuard (\$1,000 deductible)	MasterGuard Classic (\$1,000 deductible)
Form	Form 1, 2, 3 or 4	Form 1, 2, 3 or 4	Form 2 or 3	Form 3 only	Form 5 only	Form 5 only
Minimum Cov A	\$50,000 (\$10,000 Form 4) (\$250,000 Maximum Cov A)	\$5,000 (\$10,000 Form 4, no students unless insure parent's primary)	\$150,000	\$200,000	\$400,000 (\$700,000 for Alexandria, Arlington, Fairfax and Loudoun)	\$250,000
Insure to Value	80% RCV	80% RCV	100% RCV	100% RCV	100% RCV	100% RCV
Age of Dwelling	No more than 10 years	All ages	Up to 60 years	Up to 40 years	Up to 40 years	Totally renovated homes if updated within 15 years
Loss History	One minor loss over 2 years, call UW to confirm				No losses in 3 years unless a weather claim < \$10,000	No losses in 3 years unless a weather claim < \$10,000
Protection Classes	All	All	All	All, but must be accessible to fire trucks	No unprotected	All
Central Heating	Required	Required for HO 2 & 3	Required	Required	Required	Required
Wood Stove	Ineligible	Eligible if secondary heat source – questionnaire and photos	Eligible if secondary heat source - questionnaire and photos	Ineligible	Ineligible	Eligible if secondary heat source – questionnaire and photos
Electrical	No fuses	No fuses, unless upgrading within 30 days	200 amp minimum			
Log Home	N/A	Eligible	Eligible	Ineligible	Ineligible	Eligible
Secondary Homes	Eligible with primary	Eligible with primary	Eligible with primary	Ineligible	Ineligible	Ineligible
Occupancy	Single family only	Single family or Duplex	Single family or Duplex	Single family only	Single family only	Single family only
Photographs	Required	Required	Required	Required	Required	Required
Bankruptcy	Ineligible if discharged within the past 3 years. If over 3 years, call UW					
Prior Cancel	Call UW	Call UW	Call UW	Call UW	Ineligible if canceled by any carrier within 3 years	

Homeowner Package Endorsements	Guardian LM-15 Any Tier	Guardian Plus LM-16 Preferred or Superior	MasterGuard LM-99	MasterGuard Classic LM-299
			160% Coverage A cash out option for total loss	160% Coverage A cash out option for total loss
Dwelling	Coverage A	Coverage A + 20%	Coverage A + 30%	Coverage A
Personal Property	70% at RCV	75% at RCV	75% at RCV	75% at RCV
Addl Living Expense	50%	50%	ALS	ALS
Ordinance & Law	25%	25%	25%	25%
Money, Gold, etc	\$250	\$500	\$500	\$500
Securities, Stamps, etc	\$1,500	\$2,000	\$2500	\$2500
Tree Removal	N/A	N/A	\$1,000	\$1,000
Lock Replacement	N/A	N/A	\$500	\$500
Credit Card, Forgery, etc	\$2,500	\$2,500	\$5,000	\$5,000
Sewer Backup	\$10,000	Coverage A	Coverage A+B+D	Coverage A+B+D
Earthquake	Not Included	Not Included	Coverage A,B,D (2% deductible)	Coverage A,B,D (2% deductible)
Extra Mortgage Expense	36 months at \$250 month plus \$2,000 closing			
Computer Coverage	\$2,500 hardware, \$250 software (open perils)			
Jewelry, theft of	\$2,500	\$5,000 / \$2,500 per	\$5,000 / \$2,500 per	\$5,000 / \$2,500 per
Guns, theft of	\$2,500	\$5,000 / \$2,500 per	\$5,000 / \$2,500 per	\$5,000 / \$2,500 per
Damage to Property of Others	\$1,000	\$1,000	\$1,000	\$1,000
Personal Injury	Not Included	Included	Included	Included
Golf Cart Liability	Not Included	Included	Included	Included
Common Optional Endorsements	COMMON OPTIONAL ENDORSEMENTS MUST BE PURCHASED AND ADDED TO THE POLICY FOR COVERAGE TO APPLY			
<i>Inland Flood – rates vary (LM-27) \$500 deductible applies</i>	<i>If eligible - \$10,000, \$25,000 or \$50,000</i>	<i>If eligible - \$10,000, \$25,000 or \$50,000</i>	<i>If eligible - \$10,000, \$25,000 or \$50,000</i>	<i>If eligible - \$10,000, \$25,000 or \$50,000</i>
<i>Home Systems Protection/ SL \$47 (HO EBEE-SL) \$500 Ded (sublimits based on age of systems and lines)</i>	<i>\$100,000 EB \$10,000 SL (with sublimits)</i>	<i>\$100,000 EB \$10,000 SL (with sublimits)</i>	<i>\$100,000 EB \$10,000 SL (with sublimits)</i>	<i>\$100,000 EB \$10,000 SL (with sublimits)</i>
<i>Identity Theft & Fraud - \$17 (LM – IRC) \$250 Ded</i>	<i>\$15,000</i>	<i>\$15,000</i>	<i>\$15,000</i>	<i>\$15,000</i>
<i>Limited Earthquake - \$35 (LM-554) \$2500 Ded</i>	<i>\$50,000 Coverage A & B</i>	<i>\$50,000 Coverage A & B</i>	<i>\$50,000 Coverage A & B</i>	<i>\$50,000 Coverage A & B</i>