

Page 1 Homeowner Coverages Spread Sheet

Property Covered	HO-3 Standard Homeowners	HE-7 Plus Form	HE-20	HE-21
Guaranteed Replacement Cost	NO (HO-3220 adds 25% Max) Typically 125% on HO-3	YES –Unlimited – Actual cost to replace	Same as HE-7	Same as HE-7
Money in House	\$200 (HO 04 65)	\$1000	Same as HE-7	Same as He-7
Securities	\$1500	\$5500	Same as HE-7	Same as HE-7
Boats & Trailers	\$1000	Same as HO-3	\$20,000	\$20,000
Jewelry Theft	\$1500 (THEFT only)	\$5500 (\$1,500 per item) Includes Losing, Misplacing & Mysterious Disappearance	Same as HE-7	Same as HE-7
Firearms Theft	10% of C up to \$10,000 (HO 04 65)	\$10,000 includes Mysterious Disappearance	Same as HE-7	Same as HE-7
Silverware Theft	25% of C up to \$10,000	\$10,000 includes Mysterious Disappearance	Same as HE-7	Same as HE-7
Business Personal Property on Premises	\$2500 (HO 04 12 or HO 0442)	Same as HO-3	Same as HO-3	\$5,000
Business Personal Property off Premises	\$250	Same as HO-3	Same as HO-3	\$1000
Electronic Apparatus	\$1000 (HO0465)	Same as HO-3	Same as HO-3	Same as HO-3
Tree Removal	\$1000 (must hit a Structure)	\$2000 (Must hit a structure) (can add HE-30- doesn't have to hit any structure-Add'l. charge)	Same as HE-7	Same as HE-7
Trees, Shrubs & other plants	\$500	\$1000	Same as HE-7	Same as HE-7
Credit Cards	\$500	Same as HO-3	\$5000	Same as HE-20
Removal	30 Days	Same as HO-3	90 Days	Same as HE-20
Property at other owned residence	The GREATER of 10% of C or \$1000 (HO0450)	Same as HO-3	The GREATER of 10% of C or \$10,000	Same as HE-20
Loss Assessment	\$1000 (HO0435)	Same as HO-3	Same as HO-3	\$5000
Land	N/A	N/A	N/A	\$10,000
Deductible Waiver	Not available	If loss over \$50,000 deductible waived	Same as HE-7	Same as HE-7
Damage to Property of others	\$500	Same as HO-3	\$1000	Same as HE-20
Back up of Sewers & Drains	NO (HO0484)	Same as HO-3 (can be added for additional cost) \$25.00	Same as HO-3	\$50,000
Fine arts & Antiques	Must be scheduled	Covered to actual Value-up to the total contents amount	Same as HE-7	Same as HE-7
Directors & Officers-non profit organizations only	N/A	Included	Same as HE-7	Same as HE-7

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Property Covered	HO-3	HE-7	HE-20	HE-21
Pre-Judgement Interest	Within Liability Limits	Paid as Supplementary	Same as HE-7	Same as HE-7
Liability for outboard motor Boats	50HP or less (HO2475)	Same as HO-3	Same as HO-3	Same as HO-3
Personal Property Loss Settlement	Actual Cash Value (ACV) (Can add RC- add'l charge)	Replacement Cost	Same as HE-7	Same as HE-7
Personal Property-Perils Insured against	Risk of Loss (Erie Extra)	Risk of Loss (Special)	Same as HE-7	Same as HE-7
Ordinance or Law	10% of Coverage A	Part of Coverage	Same as HE-7	Same as HE-7
Loss of Use Power Outage	On premises power outage	On Premises power w/48hr wait Off Premises w/48 hours wait	Same as HE-7	Same as HE-7
Food Spoilage	Optional Coverage add HO 0498 (\$500)	YES \$500 (no deductible applies)	Same as HE-7	Same as HE-7
Personal Injury	NO	YES	Same as HE-7	Same as HE-7
Loss of Use- Civil Authority	2 weeks	30 days	Same as HE-7	Same as HE-7
Lock Replacement	NO	NO	\$500 (only if Keys are stolen)	Same as HE-20
Securities, jewelry & Silverware in Bank Vault (at Bank)	N/A	N/A	\$50,000	Same as HE-20
Business Data	Cost of Blank Media	Same as HO-3	Same as HO-3	Re-creation of Data
Primary Mortgage Payment	NO	NO	NO	YES
Reward Payment leading to arrest & conviction	N/A	N/A	N/A	\$2500 for causing a covered peril, up to \$5000 for return of stolen property
Witness Reimbursement	N/A	N/A	N/A	Up to \$3,000
Landlord's Furnishings	Named Peril including Theft	Same as HO-3	Same as HO-3	Same as HO-3
Other Structures Used in Business on premises	No Property Coverage	Same as HO-3	Same as HO-3	Same as HO-3
Special Coverage on Contents	Not available	Includes Breakage & Mysterious Loss	Same as HE-7	Same as HE-7
Identity Theft Coverage	Available-add'l charge \$20.00	Available-add'l charge \$20.00	Available-add'l charge \$20.00	Available-add'l charge \$20.00

