

Comparison of various policies. Example only. Terms and conditions may vary by insurance company.

The most important differences in our opinion are in bold
 Courtesy of www.igins.com (illustration purposes only, coverages vary by insurer)

Eligibility	Designed for Vacant Properties LIMITED COVERAGE	Designed for Rental Properties BETTER COVERAGE	Designed for Owner Occupied Homes OFTEN BEST AVAILABLE COVERAGE
Policy Form	DP-1	DP-3	HO-3
A. Dwelling Coverage	Named Peril	All Risk	All Risk
Fire, Lightning and Internal Explosion	Yes	Yes	Yes
Smoke	Yes, but not by fireplaces or agricultural smudging.	Yes	Yes
Explosion	Yes, but not by steam boilers or steam pipes.	Yes	Yes
Windstorm/Hail	Yes	Yes	Yes
Riot/Civil Commotion	Yes	Yes	Yes
Aircraft	Yes	Yes	Yes
Vehicles	Yes, but not by vehicles owned by insured	Yes	Yes
Volcanic Eruption	Yes	Yes	Yes
V&MM	Yes, for extra premium.	Yes	Yes
Burglary	Yes, for extra premium.	Yes, for extra premium.	Yes
Collapse	No	Yes	Yes
Freezing	No	Yes, but not gradual seepage.	Yes
Water from plumbing, heating, or A/C system.	No	No	Yes
Power Interruption	No, but <i>ensuing loss</i> covered if cause of interruption occurred on premises	No	No, unless cause of interruption occurred on premises.
Ordinance or Law, Earth Movement, Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No		No
B. Other Structures	Named Peril Coverage 10% of Coverage A; Coverage A is reduced by amount of loss payment.	All Risk Coverage 10% of Coverage A	All Risk Coverage 10% of Coverage A
C. Personal Property	Named Peril, excluding theft Burglary available for charge.	Named Peril, excluding theft Burglary available for charge.	All Risk
1. On Premises	100% of Coverage C	100% of Coverage C	100% of Coverage C
2. Off Premises	10% of Coverage C	10% of Coverage C	100% of Coverage C unless in other Residence Premises
Personal Property Limitations			
A. Money, Bank Notes, coins, etc.	no coverage		200
B. Securities, deeds, etc.	no coverage	no coverage	\$1,000
C. Watercraft (other than rowboats & canoes)	no coverage	no coverage	\$1,000
D. Trailers not used w/watercraft	no coverage	no coverage	1000
E. Theft of guns, jewelry, watches, gems, gold and furs, etc.	no coverage	no coverage	\$1,000 jewelry, furs, gems + \$2,000 for guns
F. Loss by burglary of silverware, goldware, etc.			\$2,500
D. Add'l. Living Expense & Fair Rental Value	10% of Coverage A for Fair Rental Value only.	10% of Coverage A	20% of Coverage A
Loss Settlement			
A. Dwelling	ACV	Replacement Cost (80/20 Coinsurance Clause)	Replacement Cost (80/20 Coinsurance Clause)
B. Other Structures	ACV	Replacement Cost	Replacement Cost
C. Personal Property	ACV	ACV	Replacement Cost
Cost of Policy	\$\$	\$\$\$	\$\$

ACV(Actual Cash Value) means the cost to replace or repair with deduction taken for depreciation due to deterioration or obsolescence.

ENHANCED COVERAGE may be endorsed onto the DP policy, which will add the additional perils, when eligible::

Water, Falling Objects, Collapse, Power Surge, Breakage of Glass, Weight of Ice and Snow, Accidental Tearing Apart, Cracking, Burning or Bulging, Accidental Discharge, Release or Overflow of Water or Steam, Freezing

FULL REPAIR, better than ACV, may be endorsed onto the DP policy, when eligible

We will pay the full cost or repair or replacement of your building structure without deduction for depreciation