

LOGIC UNDERWRITERS, INC. RESIDENTIAL PROPERTY PROGRAM COMPARISONS

	STANDARD CASUALTY	STANDARD CASUALTY	STANDARD CASUALTY	STANDARD CASUALTY	ACE GROUP	LLOYDS OF LONDON	LEXINGTON	CHUBB	GEOVERA	GEOVERA	AEGIS
COVERAGE	HO-A	HO-B	TDP- 1	ISO DP-1	Vacant/Renovations	HO or DF	HO-3	HO-B & C	HO-3 & HO-3A	HO-3W (Wind Only)	MOBILE HOME
DWELLING	ACV OR RCV	RCV	ACV OR RCV	ACV	ACV OR RCV	ACV OR RCV	RCV	RCV	RCV	RCV	ACV OR RCV
DWELLING VALUES	\$40K TO \$350K	\$75K TO \$350K	\$25K TO \$350K	\$10K to \$100K	\$50K TO \$1MM	\$100K TO \$1MM	\$300K & UP	\$500K & UP	\$80K TO \$600K	\$100K TO \$600K	\$10k to \$125k
CONTENTS	ACV OR RC	ACV OR RC	ACV OR RCV	ACV	ACV OR RC	ACV OR RC	RCV	RCV	RCV	RCV	ACV OR RCV
CONTENTS LIMIT	40% or 60%	40% or 60%	0% to 60%	40% Max	0% to 60%	0% to 100%	ANY LIMIT	60% +	50%	50%	60%
ADJACENT STRUCTURES	10%	10%	10%	10%	10%	ANY LIMIT	ANY LIMIT	10% +	10%	10%	10%
LIABILITY (MAX)	\$300,000	\$300,000	\$300,000 (CPL)	\$300,000 (CPL)	\$1,000,000	\$500,000	\$1,000,000	\$1,000,000	\$500,000	N.A.	\$300,000
MEDICAL PAYMENTS (MAX)	\$5,000	\$5,000	\$1,000 (CPL)	\$1,000 (CPL)	\$5,000	\$5,000	\$10,000	\$10,000	\$2,000	N.A.	\$1,000
LOSS OF USE	10%	20%	0	0	0%	ANY LIMIT	ANY LIMIT	20%	20%	10%	20%
MONEY/BANK CARDS	\$100	\$100	0	0	\$0	ANY LIMIT	\$200	\$100+	\$200	\$200	\$100
BULLION/VALUABLE PAPERS	\$500	\$500	0	0	\$0	ANY LIMIT	\$200	\$500+	\$500	\$500	\$500
JEWELRY, FURS & GUNS	\$500	\$500	0	0	\$0	ANY LIMIT	\$1,000	\$500+	\$2,500	\$2,500	\$500
B.P.P	\$2,500	\$2,500	0	0	\$0	ANY LIMIT	\$2,500	\$2,500+	\$2,500	\$2,500	\$2,500
FAIR RENTAL VALUE	N.A.	N.A.	OPTIONAL	N.A.	N.A.	ANY LIMIT	N.A.	N.A.	N.A.	Included	N.A.
ACCEPTABLE PC'S	1 - 10	1 - 6	1 - 10	1 - 10	1 - 10	1 - 10	1 - 8	1 - 8	1 - 8	1 - 10	1 - 10
ADMITTED CARRIER	YES	YES	YES	YES	NO	NO	NO	NO	NO	NO	NO
CREDIT SCORE RATED	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
AGENT ABILITY TO QUOTE	YES (On-Line)	YES (On-Line)	YES (On-Line)	YES (On-Line)	NO, SUBMIT	NO, SUBMIT	NO, SUBMIT	NO, SUBMIT	YES (On-Line)	YES (On-Line)	YES (On-Line)
PERILS INSURED											
FIRE & LIGHTNING	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
WIND, HAIL & HURRICANE	YES*	YES*	YES*	YES*	YES*	YES*	YES	YES*	YES	YES	YES
EXPLOSION	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
RIOT/CIVIL COMMOTION	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
AIRCRAFT	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
VEHICLES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
SMOKE	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
VM&M	YES	YES	OPTIONAL	OPTIONAL	YES	YES	YES	YES	YES	NO	YES
THEFT/BURGLARY	YES	YES	NO	NO	YES	YES	YES	YES	YES	NO	YES
FALLING OBJECTS	OPTIONAL	YES	NO	NO	OPTIONAL	YES	YES	YES	YES	NO	YES
WEIGHT OF ICE	OPTIONAL	YES	NO	NO	OPTIONAL	YES	YES	YES	YES	NO	YES
WATER: SUDDEN & ACCIDENTAL	OPTIONAL	YES	NO	NO	OPTIONAL	YES	YES	YES	YES (HO-3 only)	NO	YES
MOLD FROM COVERED PERILS	OPTIONAL	OPTIONAL	OPTIONAL	NO	OPTIONAL	NO	\$5,000	OPTIONAL	\$5,000	NO	NO
FREEZING	OPTIONAL	YES	NO	NO	OPTIONAL	YES	YES	YES	YES (HO-3 only)	NO	YES
GLASS BREAKAGE	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	OPTIONAL	YES	OPTIONAL	OPTIONAL	YES	NO	YES
EXCLUSIONS											
FOUNDATIONS	YES	LIMITED	YES	YES	YES	YES	YES	NO	YES	NO	YES
ANIMAL LIABILITY	Possibly****	Possibly****	Possibly****	Possibly****	YES	YES	YES	NO	YES	NO	YES
TRAMPOLINE	Mandatory	Mandatory	Mandatory	Mandatory	YES	YES	YES	YES	YES	NO	YES
EARTH MOVEMENT	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
FLOOD	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
POWER FAILURE	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
NEGLECT	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES
WAR	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES

or comparison purposes only. Please consult Underwriting Guidelines and policy forms for actual coverage, perils insured and exclusions, et

*excludes WH&H in 1st Tier

**Only available in 1st & 2nd Tier

***Not available in 1st & 2nd Tier

****Will be required if Large and/or Vicious dogs, Livestock, Horses or Exotic Animals are present