

## MDJIA HO-2000 Program Policy Comparison

Policy Form	HO-2	HO-8	HO-4	HO-6	DP-1
Coverage A Minimum	\$25,000	\$15,000	N/A	\$5,000	\$10,000
Coverage B Other Structures 1& 2 Family Dwlg	10%	10%	N/A	-	10%
Coverage B Other Structures 3& 4 Family Dwlg	5%	5%	N/A	-	10%
Coverage C- Personal Property 1& 2 Family Dwlg	50%	50%	\$6,000 Min.	\$10,000 Min	as listed
Coverage C- Personal Property 3 Family Dwlg	30%	30%	-		as listed
Coverage C- Personal Property 4 Family Dwlg	25%	25%			as listed
Coverage D- Loss of Use	30%	10%	30% Cov C	50% Cov C	10%
Coverage E- Liability	\$100,000	\$100,000	\$100,000	\$100,000	N/A
Coverage F- Med Pay. to others	\$1,000	\$1,000	\$1,000	\$1,000	N/A
<b>Coverage</b>					
Fire	Y	Y	Y	Y	Y
Lightning	Y	Y	Y	Y	Y
Windstorm	Y	Y	Y	Y	EC
Hail	Y	Y	Y	Y	EC
Explosion	Y	Y	Y	Y	EC
Riot	Y	Y	Y	Y	EC
Smoke	Y	Y	Y	Y	EC
VM&M	Y	Y	Y	Y	OPT
Theft	Y*	\$1,000 limit	Y*	Y*	N
*limited to \$2,500 if more than 1 theft loss in past 36 months					
Aircraft	Y	Y	Y	Y	EC
Damage by Vehicles	Y	Y	Y	Y	EC
Volcanic Eruption	Y	Y	Y	Y	EC
Colapse of Building	Y	N	Y	Y	N
Credit Card Forgery	Y	Y	Y	Y	N
Ordinance or Law	Y	N	Y	Y	N
Loss of Use	Y	Y	Y	Y	FAIR RENTAL VALUE
Falling Objects	Y	N	Y	Y	N
Weight of Ice and Snow and Sleet	Y	N	Y	Y	N
Accidental discharge of Water or steam	Y	N	Y	Y	N
Sudden and accidental tearing asunder	Y	N	Y	Y	N
Freezing	Y	N	Y	Y	N
Sudden accidental damage from electrical current	Y	N	Y	Y	N
Theft Limited Coverage	2500*	1000	2500*	2500*	N/A
Sewer and Drain Back-up	Opt	Opt	Opt	Opt	N/A
Eathquake	Opt	N/A	Opt	Opt	N/A

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<b>Special limits on Personal Property</b>					
Jewelry, Watches, Furs -theft	1500	1000	1500	1500	N/A
Money	200	200	200	200	N/A
Securities	1500	1500*	1500	1500	N/A
Theft of Silverware, gold ware, pewter ware, platinum ware	2500	1000	2500	2500	N/A
Theft of Firearms & related equipment	2500	1000	2500	2500	
<b>Electronic apparatus:</b>					
In or upon a vehicle	1500	1500*	1500	1500	N/A
<b>Business Property</b>	2500	2500*	2500	2500	N/A
Away from the premises-used for business	\$500	\$500	\$500	\$500	
<b>Loss Settlements</b>					
<b>Dwelling</b>					
<b>If insured for 80% or more of full replacement Value</b>	Replacement cost of that part of the building damaged with materials of like kind and quality and for like use.	1. Necessary amount actually spent to repair or replace the loss to the building structure but no more than the cost of using common construction materials and methods where functionally equivalent to and less costly than obsolete, antique or custom construction materials and methods.2. If not repaired, the market value up to policy limits of the damaged or destroyed building structure exclusive of land value, or the amount which it would cost to repair or replace that part of the building structure damaged material of like kind and quality less allowance for physical deterioration and depreciation			
<b>If insured for less than 80% of full replacement value</b>	ACV of the part damaged OR that portion of the cost to repair or replace after deductible without depreciation which the total amount of insurnace in force on the building bears to 80% of the replacement cost of the building				
<b>contents</b>	ACV but not more than cost to repair or replace	ACV but not more than cost to repair or replace	ACV but not more than cost to repair or replace	ACV but not more than cost to repair or replace	
Ver. 8-2011					