



As of 7/1/2014

<u>Coverage Description</u>	Citizens Multi-Peril Policy	Mount Beacon Insurance Company Assumed HO 6	Comments or Explanations
------------------------------------	------------------------------------	--------------------------------------------------------	---------------------------------

<u>Building Coverage</u>			
Coverage Type	Unit Owners	Unit Owners	
Loss Settlement	Replacement Cost	Replacement Cost	
Are pool cages, porches and carports covered under Coverage A?	<p>(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)</p> <p>Screened enclosures and carports that are aluminum framed or not covered by the same or substantially the same materials as that part of the primary dwelling are not covered.</p> <p>Carport and patios that have a roof covering of the same or substantially the same materials as that of the primary dwelling are not covered</p>	<p>(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)</p> <p>Carports, open sided porches that have a roof covering, and patios that have a roof covering, whether attached to the "residence premises" or not, and not constructed of and covered by the same or substantially the same materials as that of the building in which the "residence premises" is located are not covered.</p>	If a total loss occurs, we will pay the replacement cost upfront

<u>Contents Coverage</u>			
Coverage Type	Broad	Broad	
Available Limits of Liability	25% Standard; Coverage available up to 50%	Minimum \$6,000 up to \$200,000available. May be excluded.	
Loss Settlement	ACV, Replacement cost available	ACV, Replacement cost available	
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Theft of Personal Property while off premises is not covered.
<u>Loss of Use Coverage</u>			
Percentage of Personal Property Coverage	20%	20%	
Time Limit.	24 months	24 months	



Liability			
Available Limits	\$100,000	\$100,000. \$300,000 also available.	
Medical Payments			
Available Limits	\$2,000	\$2,000	

Extra Coverage

Ordinance or Law Limit	25% or 50% of Coverage A	25% or 50% of Coverage A	
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000 Property Limit; \$50,000 Liability Limit. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability.	
Loss Assessment	\$2,000	\$2000 - \$3000 also available.	
Debris Removal Limit	Covered (Up to 5% of the limit of liability for the damaged property. ; Additional limit available if the limit of liability for the damaged property is depleted)	Covered (Up to 5% of the limit of liability for the damaged property. Additional limit available if the limit of liability for the damaged property is depleted)	
Tree Removal Limit	\$500	\$500	
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$250 off premises	
Refrigerated Property	\$500	\$500	
Water Backup, Sewer and Drains	Not available	Not available	
Electronic Data Restoration	Only the cost of blank recording or storage media or of pre-recorded computer programs available on the retail market are covered	Only the cost of blank recording or storage media or of pre-recorded computer programs available on the retail market are covered.	

Special Limits of Liability			
Money, Coins and Medals	\$200	\$200	
Securities and Collectable Stamps	\$1,000	\$1,000	
Trailers	\$1,000	\$1,000	
Watercraft	\$1,000	\$1,000	
Jewelry	\$1000	\$1000 for theft	
Furs	\$1,000 (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	
Silverware	\$2500	\$2500 for theft	
Firearms	\$2000	\$2000 for theft	

Miscellaneous Coverage

Is Scheduled Personal Property available?	No	No	
Theft Coverage away from Premises	Not available	Not available	
Watercraft Liability	Limited	Limited	
Business Pursuits Liability Coverage	Not available	Permitted Incidental Occupancies - Residence Premises available.	
Animal Liability	Excluded	Excluded	
Units Regularly Rented to Others	Available	Available	
Unit Owners Coverage A -Special Coverage	Available	Available	

Assesment Potential

Assessments and Surcharges	Up to 45%	After the Citizens policyholders 45%	
----------------------------	-----------	--------------------------------------	--