



Mount Beacon Insurance Company

COVERAGE COMPARISON MOBILE & MANUFACTURED HOME

THIS DOCUMENT PROVIDES A COVERAGE COMPARISON BETWEEN THE MOUNT BEACON MANUFACTURED HOME AND CITIZENS MOBILE HOME POLICY BUT IT DOES NOT INCLUDE ALL OF THE DIFFERENCES. PLEASE READ THE POLICY FORM CAREFULLY FOR COMPLETE DETAILS AND DESCRIPTIONS OF THE COVERAGE PROVIDED. YOU MAY ACCESS ALL UP-TO-DATE MANUALS AND COVERAGE FORMS FOR MANUFACTURED HOME ON OUR WEBSITE AT www.mountbeaconinsurance.net

THIS DOCUMENT WAS PREPARED TO PROVIDE A QUICK REFERENCE GUIDE AND DOES NOT SUPERSEDE OR CHANGE ANY OF THE COVERAGES OR EXCLUSIONS EXISTING IN THE ACTUAL POLICY FORMS

	Citizens	Mount Beacon
STANDARD COVERAGES		
Coverage A - Dwelling (Building)	Special Form	Special Form
Loss Settlement	Replacement cost unless mobile home manufactured in 1993 or earlier, then actual cash value only	Replacement cost unless mobile home manufactured in 1993 or earlier, then actual cash value only
Coverage B - Other Structures	10% (\$2,000 minimum) of Cov A. Cannot be increased.	10% (\$2,000 minimum) of Cov A - may be increased to 70%
Coverage C - Personal Property	"Named Peril" Coverage 25% (\$3,000 minimum) of Coverage A - may be increased to 100% or excluded	"Named Peril" Coverage 25% of Coverage A - may be increased to 100% or excluded
Theft Away from Premises	Excluded - Cannot buy back	Excluded - Cannot buy back
Securities, Deeds, etc.	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000
Trailers	\$1,000	\$1,000
Jewelry/Furs	\$1,000	\$1,000
Firearms	\$2,000	\$2,000
Silverware	\$2,500	\$2,500
Business Property (on premises)	\$2,500	\$2,500
Business Property (off premises)	\$250	\$250
Electronic apparatus	\$1,000	\$1,000
Refrigerated Property	\$500	\$500
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500	\$500



	Citizens	Mount Beacon
STANDARD COVERAGES		
Coverage D - Loss of Use	10% of Cov A	10% of Cov A
Coverage E - Liability	\$100,000	\$100,000 - may be increased to \$300,000
Coverage F - Medical Payments	\$2,000	\$2,000
ADDITIONAL COVERAGES		
Debris Removal (Trees - Wind)	\$500	\$500
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500	\$500
Loss Assessment	\$1,000	\$1,000
Cosmetic and Aesthetic Damage to Floors	\$10,000 per policy combined limit for Coverages A, B and D	\$10,000 per policy combined limit for Coverages A, B and D
OPTIONAL COVERAGES		
Animal Liability	EXCLUDED - Cannot buy back	EXCLUDED - Cannot buy back
Attached Structures	Available	Available
Incidental Occupancy	Not Available	Available Section I and II
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 included in basic form. Cannot be increased	\$10,000 included in basic form. \$25,000 and \$50,000 increased limits available.
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000 included in basic form. Cannot be increased	Basic Limit of \$50,000. \$100,000 increased limit available
Lienholders Single Interest	Available	Available
Replacement Cost Contents	Available	Available