



# American Colonial Insurance Company

As of 12/1/2014

<b>Coverage Description</b>	<b>Citizens Multi-Peril Policy</b>	<b>American Colonial Insurance Company Assumed HO 3</b>	<b>Comments or Explanations</b>
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<b>Building Coverage</b>			
Coverage Type	Special	Special	
Loss Settlement	Replacement Cost	Replacement Cost	
Are pool cages, porches, carports and fences 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. 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>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. Patios that have a roof covering not of the same or substantially the same materials as that of the primary dwelling are not covered</p>	<p>If a total loss occurs, we will pay the replacement cost upfront</p> <p>Coverage for screened enclosures and gazebos is available with Mount Beacon by endorsement and for an additional premium.</p>
<b>Other Structures Coverage</b>			
Coverage Type	Special	Special	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%.	10% Standard; Options are 5%, 2% and 0%. Specific Structure Increased Limits up to 70% may be purchased.	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	
Are pool cages, porches, carports and fences covered under Coverage B?	<p>Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV</p>	<p>Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV</p>	



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<b><u>Contents Coverage</u></b>			
Coverage Type	Broad		Broad
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% Standard; 25% available. 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.
<b><u>Loss of Use Coverage</u></b>			
Percentage of Building Coverage	10%		10%
Time Limit.	24 months		24 months
<b><u>Liability</u></b>			
Available Limits	\$100,000		\$100,000. \$300,000 also available.
<b><u>Medical Payments</u></b>			
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	\$1,000		\$1000. \$2000 or \$3000 also available.
Debris Removal Limit	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)		Covered (Up to 5% of Coverage A; Additional limit available if Coverage A 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
Food Spoilage Limit	\$500		\$500



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<b>Water Backup, Sewer and Drains</b>	not available	not available	
<b>Electronic Data Restoration</b>	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.	
<b>Special Limits of Liability</b>			
<b>Money, Coins and Medals</b>	\$200	\$200	
<b>Securities and Collectable Stamps</b>	\$1,000	\$1,000	
<b>Trailers</b>	\$1,000	\$1,000	
<b>Watercraft</b>	\$1,000	\$1,000	
<b>Jewelry</b>	\$1000	\$1000 for theft	
<b>Furs</b>	\$1,000 (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	
<b>Silverware</b>	\$2500	\$2500 for theft	
<b>Firearms</b>	\$2000	\$2000 for theft	

## Miscellaneous Coverage

<b>Is Scheduled Personal Property available?</b>	no	No	
<b>Are pool cages, porches, carports and fences covered?</b>	limited	Limited	
<b>Docks &amp;/or Boathouses, Structures over water?</b>	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	
<b>Theft Covearge away from Premises</b>	not available	Not available	
<b>Watercraft Liability</b>	Limited	Limited	



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<b>Liability extension to other owned locations</b>	not available	Not available	
<b>Business Pursuits Liability Coverage</b>	not available	Permitted Incidental Occupancies - Residence Premises available.	
<b>Animal Liability</b>	excluded	Excluded	
<b>Is Personal Property outside a fully enclosed building covered?</b>	Yes, with limitations	Yes, with limitations	
<b>Exterior Paint and Waterproofing Material</b>	Limited, excluded entirely in specific coastal territories	Excluded entirely in specific coastal territories	

## Assesment Potential

<b>Assessments and Surcharges</b>	Up to 45%	After the Citizens policyholders 45%	
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