



American Colonial Insurance Company

As of 12/1/2014

Coverage Description	Citizens Multi-Peril Policy	American Colonial Insurance Company Assumed HO-6	Comments or Explanations
Building Coverage			
Coverage Type	Unit Owners	Unit Owners	
Loss Settlement	Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	If a total loss occurs, we will pay the replacement cost upfront
Are pool cages, porches, carports and fences covered under Coverage A?	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. 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	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.	

Contents Coverage			
Coverage Type	Broad	Broad	
Available Limits of Liability	25% Standard; Coverage available up to 50%	Minimum \$6,000 up to \$200,000 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.
Loss of Use Coverage			
Percentage of Personal Property Coverage	20%	20%	
Time Limit	24 Months	24 Months	



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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 prerecorded computer programs available on the retail market are covered	Only the cost of blank recording or storage media or of prerecorded 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	\$1,000	\$1,000 for theft	
Furs	\$1,000 (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	
Silverware	\$2,500	\$2,500 for theft	



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Firearms	\$2,000	\$2,000 for theft	
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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	

Assessment Potential			
Assessments and Surcharges	Up to 45%	After the Citizens policyholders 45%	