

**Allied Insurance Optional Homeowners Endorsement Comparison (07/2014 CA)**

Coverage Element	Standard Homeowners	Protection Plus	Premier Endorsement	Premier Extra	Premier Optional
<b>Form Numbers</b>	HO-3 Special Form	HO-3 & HO-6: 12673	HO-3: 12601	HO-3, HO-4, HO-5, & HO-6: 12742	HO-3, HO-4, HO-5, & HO-6: 12701
	HO-5 Comprehensive Form	HO-5: 12728	HO-4: 12602	*Only available with Premier Endorsement	*Only available with Premier Endorsement
		*Not available with Premier Endorsement	HO-5: 12729		
			HO-6: 12603		
<b>Rate</b>		\$20.00	HO-3 & HO-5: 12% of base premium before credits or endorsement charges - Minimum Charge: \$43.00 HO-4 & HO-6: 8% of base premium before credits or endorsement charges - Minimum Charge: \$21.00	\$181.00	15% of base premium before credits or endorsement charges
<b>Property Coverages</b>					
Dwelling Replacement Cost --% Coverage A	100%				
Personal Property Replacement Cost	Included when 100% ITV				
Personal Property at another residence	10% of Coverage C		30% of Coverage C		
Coverage C - Personal Property	70% of Coverage A when ITV				
	12 Months ALS				
Coverage D - Loss of Use (ALE/FRV)	(24 months if CA State of Emergency)		24 Months ALS		Reasonable Time
Coverage D - Loss of Use (Civil Authority)	Policy Deductible Applies	No Deductible Applies	No Deductible Applies (not avail. on HO-4)		
Debris Removal cause by fallen tree(s)	\$1,000, \$500 per tree max		\$5,000, \$1,000 per tree max		Reasonable Cost
Debris Removal (other than tree)	5% additional if cov. limit is exhausted		20% additional if cov. limit is exhausted		Reasonable Cost
Money, gold/silver bullion, coins, etc.	\$200	\$500	\$1,000		
Securities, letters of credit, tickets, etc.	\$1,500	\$2,500	\$5,000		
Watercraft -- incl. trailers and equipment	\$1,500		\$2,500	\$5,000	
Trailers not used with watercraft	\$1,500		\$3,000	\$5,000	
Gravemarkers	\$5,000				
Theft of jewelry, watches, furs, etc.	\$1,500	\$2,500	\$5,000	\$10,000	
Theft of jewelry, silverware, securities in vault	No additional limit			\$50,000	
Theft of guns	\$2,500		\$5,000	\$10,000	
Theft of silverware, goldware, pewterware	\$5,000		\$10,000	\$15,000	
Electronic apparatus powered by a vehicle	\$1,500		\$2,000		
Business Electronic apparatus with dual power source	\$1,500		\$2,000		
Business property on residence premises	\$2,500		\$10,000		
Business property away from residence premises	\$500		\$1,000		
Credit cards, forgery, counterfeit currency	\$1,000		\$10,000		
Loss to tree, plant or shrub	5% of Coverage A, max \$500 each		5% of Coverage A, max \$1,000 each		
Loss assessment	\$1,000 Section I and II		\$5,000 Section I and II	\$10,000 Section I and II	
Consequential loss to refrigerated contents	No coverage	\$500 per occurrence	\$500 per occurrence		
Back-up of sewer or drain	No coverage		\$5,000		
Lock replacement when keys are lost or stolen	No coverage	\$1,000 - No Deductible Applies	\$1,000 - No Deductible Applies (not available on HO-4)		
Ordinance or law	10% of Coverage A		20% of Coverage A		Up to Coverage A Limit 20% additional if Cov. A limit exhausted
<b>Liability Coverages</b>					
Personal Injury liability	No coverage	Coverage E Limit	Coverage E limit (not available on HO-4)		
Outboard motorboat liability	Up to 25 horsepower	Up to 100 horsepower	Up to 100 horsepower		
Damage to Property of Others	\$1,000				\$5,000

Package Comparison	
Gold Package	Platinum Package
<b>HO-3 or HO-5</b>	<b>HO-5 Only</b>
Premier Endorsement	Premier Endorsement
\$300,000 Liability	Premier Extra Endorsement
\$2,000 Medical Payments	\$500,000 Liability
125% Dwelling Replacement Cost	\$5,000 Medical Payments
Coverage C at 70% of Coverage A	125% Dwelling Replacement Cost
Replacement Cost Contents	Coverage C at 70% of Coverage A
	Replacement Cost Contents
	ID Theft Endorsement

Additional Coverage Options	
Dwelling Replacement Cost 125% (12567P)	2% of base premium before credits or endorsement charges
Dwelling Replacement Cost 150% (12567A)	5% of base premium before credits or endorsement charges
Dwelling Replacement Cost 200% (12567R)	7% of base premium before credits or endorsement charges
Equipment Breakdown (16558)	\$29.00
Identity Theft (HO-56)	\$45.00
Back-up of Sewer or Drain (12669)	Limits up to \$100,000 - See Manual for Rates