

HOMEOWNERS HO-3 PACKAGE COMPARISON - LOUISIANA

The Protect 360 and Protect 360 Plus endorsements provide enhanced coverages for additional protection. Coverages included in these packages cannot be altered or duplicated. The packages consist of:

	Basic HO3 Policy	Protect 360	Protect 360 Plus
Increased Limits			
Money	\$200	\$500	\$1,000
Securities	\$1,500	\$3,000	\$5,000
Jewelry & Furs (theft loss)	\$1,500	\$3,000	\$5,500
Firearms (theft loss)	\$2,500	\$2,500	\$5,000
Trailers	\$1,500	\$3,000	\$5,000
Watercraft	\$1,500	\$3,000	\$5,000
Personal Property (Coverage C) % of dwelling	50%	70%	70%

Section I - Increased Additional Coverage Limits			
Additional Replacement Cost - Dwelling	X	25%	50%
Fire Department Service Charge	\$500	\$750	\$1,000
Loss Assessment	\$1,000	\$5,000	\$10,000
Equipment Breakdown	X	X	\$100,000
Service Line	X	\$10,000	\$10,000
Home Computer Coverage	\$2,500	\$5,000	\$10,000
Identity Fraud Expense Coverage	X	\$15,000	\$15,000
Business Property On Premises	\$2,500	\$5,000	\$10,000
Personal Property Replacement Cost	X	Included	Included
Special Personal Property Coverage	X	X	Included
Water Backup and Sump Overflow	X	\$10,000	\$20,000
Lock Replacement	X	\$500	\$500
Refrigerated Property	X	\$500	\$500

Section II - Liability			
Personal Injury Coverage	X	Included	Included