

HOMEOWNERS COVERAGE HIGHLIGHTS

| | CHUBB | AIG | ACE PRIVATE |
|----------------------------------|--|--|---|
| Dwelling Contract Type | All Risk | All Risk | All Risk |
| Guaranteed Replacement Cost | Yes | Yes | Yes |
| Replacement Cost Cash-out Option | Yes | Yes | Yes |
| Waiver of Deductible | Waived on losses greater than \$50,000 with up to \$50,000 deductible selected | Waived on losses greater than \$50,000 with up to \$25,000 deductible or less when endorsement selected | Waived on losses greater than \$50,000 with up to \$50,000 deductible selected |
| Other structures | 20% of Coverage A, but can be reduced to 5% | 20% of Coverage A, but can be reduced to 5% | Standard 20%. Homes over \$2 million can be reduced to 5% and homes under \$2 million can be reduced to 10% |
| Appraisal Service For All Homes | Yes | Yes | Yes |
| Windstorm Definition | All Wind and High Wind available | Named storm or hurricane | Windstorm or hail, named storm, hurricane |
| Deductible Options | Up to \$100,000 | Up to \$100,000 | Up to \$100,000 |
| Earthquake Coverage | Available with 5% or 10% deductible | Available with 5% deductible | Available with 2%, 5%, 10%, 15%, 20% and 25% deductible options |
| Vacant Home Deductible | 5% of Coverage A | Not Applicable | 5% of Coverage A |
| Contents Contract Type | All Risk | All Risk | All Risk |
| Replacement cost | Yes | Yes | Yes |
| Minimum Contents Percentage | Can be reduced to 5% or \$0 | 10% or \$0 | Homes over \$5 million - 5% Homes over \$2 million - 30% Homes under \$2 million - 40% |
| Cash-out Option | Yes | Yes | Yes |
| Items of Rarity & Antiquity | Covered up to the content's limit | Covered up to the content's limit | Covered up to the content's limit |
| Earthquake | Included | Included | Included |
| Breakage of Fragile Articles | Excluded | Coverage up to \$50,000 for crystal, china, porcelains, figurines, statues, sculptures, mirrors, wine bottles, glassware and similar items | Coverage up to \$50,000 |

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|-----------------------------|---|--|--|
| Extra Coverages | | | |
| Loss of Use | Unlimited | Unlimited | Unlimited |
| Debris Removal | Unlimited | Unlimited | Reasonable expenses |
| Rebuilding to Code | Unlimited | Unlimited | Unlimited |
| Backup of Sewers and Drains | Unlimited | Coverage up to the policy limit | Coverage provided up to policy limit and subject to \$5,000 deductible |
| Optional Endorsements | | | |
| Primary Flood | Available as a separate policy in Flood Zones B, C, and X | Available as a separate policy in Flood Zones B, C, and X (excludes Florida and Louisiana) | Available as a separate policy in Flood Zones B, C and X |
| Excess Flood | Available as a separate policy in Flood Zones A and V | Available as a separate policy in Flood Zones A and V (elevation certificate required) | Available on a non-admitted policy |
| Identity Theft | Coverage up to \$50,000 included in contract | Optional coverage up to \$100,000 available via endorsement | Coverage up to \$100,000 included in contract |
| Home Safeguard | Family Protection Endorsement available | Family Protection Endorsement available | Family Protection Endorsement available |
| Equipment Breakdowns | Varies by state | Varies by state | Varies by state |