

HomeShield Package Comparison

Quick Reference

The HomeShield and HomeShield Plus endorsements bundle some of our most valuable and commonly chosen endorsements into affordable, coverage-rich packages. It's simple: The savings can be significant when coverages are bought as a package as opposed to individually. Another benefit is both HomeShield and HomeShield Plus offer increased special limits. The HomeShield Plus option includes everything available in HomeShield, and more. Coverages A, B and D in our base policy are the same in both the HomeShield and HomeShield Plus endorsements.

	BASE POLICY	HOMESHIELD	HOMESHIELD PLUS
Contents Coverage			
Loss Settlement	Actual Cash Value	Replacement Cost	Replacement Cost
Percentage of Dwelling Coverage	50%	50%	70%
Perils Insured Against	Named Perils	Named Perils	All Risk
Additional Coverages			
Identity Management	–	–	✓
Increased Replacement Cost on Dwelling	–	25%	50%
Loss Assessment	\$1,000	\$2,500	\$5,000
Ordinance or Law	10% of Coverage A	10% of Coverage A	25% of Coverage A
Personal Injury	–	✓	✓
Personal Property Replacement Cost	–	✓	✓
Special Personal Property	–	–	✓
Water Backup	–	\$5,000	\$10,000
Special Limits			
Bicycles and attached related equipment	\$1,500	\$1,500	\$5,000
Business property away from premises	\$250	\$250	\$750
Business property on premises	\$2,500	\$2,500	\$4,000
Collections/collectibles	\$1,000	\$1,000	\$2,500
Credit card, fund transfer, and forgery	\$1,000	\$2,000	\$3,000
Fire department service charge	\$500	\$750	\$1,000
Lock replacement	–	\$250	\$500
Loss by theft of firearms	\$2,500	\$2,500	\$4,000
Loss by theft of jewelry and furs	\$1,000	\$3,000	\$5,000
Loss by theft of silverware and pewterware	\$2,500	\$2,500	\$4,000
Money, gold, bank notes, etc.	\$250	\$250	\$500
Securities, accounts and deeds	\$1,000	\$1,000	\$2,500
Trailers/semi-trailers (not used with watercraft)	\$1,000	\$1,000	\$2,500
Watercraft of all types	\$1,000	\$1,000	\$2,500

The information on this card is a courtesy. Guidelines may vary and are subject to change. Please refer to the Underwriting manual.

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