

# 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
<b>Contents Coverage</b>			
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
<b>Additional Coverages</b>			
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
<b>Special Limits</b>			
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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