



HOME GUARD PLUS ENDORSEMENT - FMIA 432HG 01-17

COVERAGE	STANDARD HOME GUARD HG3	SELECT HOME GUARD HG3	HOME GUARD PLUS ENDORSEMENT
DWELLING REPLACEMENT COST COVERAGE	100% OF DWELLING LIMIT	100% OF DWELLING LIMIT	125 % OF DWELLING LIMIT
PERSONAL PROPERTY	50% OF DWELLING LIMIT	75% OF DWELLING LIMIT	5% ADDITIONAL TO DWELLING LIMIT
CONTENTS AWAY FROM RESIDENCE LIMIT	10% OF CONTENTS LIMIT MAX COVERAGE \$1000	10% OF CONTENTS LIMIT MAX COVERAGE \$1000	30% OF CONTENTS LIMIT OR \$1000
CONTENTS AT SELF STORAGE FACILITY	10% OF CONTENTS LIMIT OR \$1000	10% OF CONTENTS LIMIT OR \$1000	30% OF CONTENTS LIMIT OR \$1000
SPECIAL CONTENTS LIMITATIONS			
MONEY, BANK NOTES, BULLION, GOLD, SILVER, PLATINUM, COINS, METDALS, SCRIP, STORED VALUE CARDS	\$250 LIMIT	\$250 LIMIT	\$1000 LIMIT
SECURITIES, ACCOUNTS, DEEDS, MANUSCRIPTS, PERSONAL RECORDS, PASSPORTS, TICKETS, STAMPS	\$1500 LIMIT	\$1500 LIMIT	\$5000 LIMIT
WATERCRAFT OF ALL TYPES, THEIR TRAILERS, FURNISHINGS, EQUIPMENT & OUTBOARD ENGINES & MOTORS	\$1500 LIMIT	\$1500 LIMIT	\$2500 LIMIT
TRAILERS NOT USED WITH WATERCRAFT	\$1500 LIMIT	\$1500 LIMIT	\$3000 LIMIT
THEFT OF JEWELRY, WATCHES, FURS, PRECIOUS & SEMI-PRECIOUS GEM STONES	\$1500 LIMIT	\$1500 LIMIT	\$5000 LIMIT
THEFT OF FLATWARE, SERVINGWARE	\$2500 LIMIT	\$2500 LIMIT	\$10,000 LIMIT
THEFT OF FIREARMS & RELATED EQUIPEMENT	\$2500 LIMIT	\$2500 LIMIT	\$5000 LIMIT
PROPERTY AT RESIDENCE USED PRIMARILY FOR BUSINESS PURPOSES	\$2500 LIMIT	\$2500 LIMIT	\$5000 LIMIT
PROPERTY AWAY FROM RESIDENCE USED PRIMARILY FOR BUSINESS PUROPOSES	\$500 LIMIT	\$500 LIMIT	\$1000 LIMIT
COLLECTIBLES & FINE ARTS	\$1500 LIMIT	\$1500 LIMIT	3000 LIMIT
GOLF CARTS	\$1000 LIMIT	\$1000 LIMIT	\$1500 LIMIT
PORTABLE ELECTRONIC EQUIPMENT	\$1500 LIMIT	\$1500 LIMIT	\$2000 LIMIT
ANTENNAS, TAPES, WIRES, RECORDS, DISCS & OTHER MEDIA	\$250 LIMIT	\$250 LIMIT	\$500 LIMIT
LAWN, GARDEN, AGRI OR UTILITY TRACTORS, LAWN MOWERS INCLUDING THEIR TRAILERS & ACCESSORIES	\$10,000 LIMIT	\$10,000 LIMIT	\$12,000 LIMIT
ELECTRONIC DATA PROCESSING EQUIPMENT AND RECORDING OR STORAGE MEDIA	\$1500 LIMIT	\$1500 LIMIT	\$2,000 LIMIT
MOTOR VEHICLES PARTS & ACCESSORIES	\$1000 LIMIT	\$1000 LIMIT	\$1500 LIMIT
RECREATIONAL VEHICLE PARTS & ACCESSORIES	\$1000 LIMIT	\$1000 LIMIT	\$1500 LIMIT
CREDIT CARD, EFT CARD, FORGERY & COUNTERFIT MONEY	\$500 LIMIT	\$500 LIMIT	\$10,000 LIMIT
LOSS ASSESSMENT	\$1000 LIMIT	\$1000 LIMIT	\$3000 ADDITIONAL
REFRIGERATED PRODUCTS	\$1000 LIMIT WITH \$250 DEDUCTIBLE	FIRST \$1000 - NO DEDUCT SECOND \$1000 - \$250 DEDUCT	ADDITIONAL \$1000 SUBJECT TO A \$250 DEDUCTIBLE
DEBRIS REMOVAL	ADD'L 5% OF DWELLING LIMIT \$1000 FOR TREE REMOVAL	ADD'L 5% OF DWELLING LIMIT \$1000 FOR TREE REMOVAL	ADD'L 10% OF DWELLING LIMIT \$5000 FOR TREE REMOVAL
LOCK REPLACEMENT	NOT INCLUDED	NOT INCLUDED	\$1000 LIMIT
FIRE DEPARTMENT	NOT INCLUDED	NOT INCLUDED	\$500 ADDITIONAL
SERVICE LINE	NOT INCLUDED	NOT INCLUDED	MANDATORY ENDORSEMENT -Must be added seperately

THIS IS A GENERAL DESCRIPTION OF COVERAGE AND NOT A STATEMENT OF CONTRACT. ALL COVERAGES ARE SUBJECT TO THE EXCLUSIONS, CONDITIONS AND LIMITATIONS OF THE POLICY