

CO Home Shield Package

Homes must have a minimum Coverage A of \$150,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package cannot be altered or duplicated. This package consists of:

- Personal Property Replacement Cost.
- 25% of Coverage A for Increased Replacement Cost.
- \$5,000 limit on Water Backup/Sump Pump Overflow.
- Personal Injury Coverage.
- 50% Coverage C limit
- \$2,500 Loss Assessment Coverage
- \$1,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- \$250 for Lock Replacement Coverage
- \$750 limit for Fire Department Service Charge
- \$3,000 (\$1,000 limit per item) limit for loss by theft of Jewelry, Watches, Furs, Precious and semiprecious stones

The factor for this coverage is 1.15 and is applied to both the wind/hail and other perils premiums.

CO HomeShield Plus Package

Homes must have a minimum Coverage A of \$200,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package can not be altered or duplicated. This package consists of:

- Personal Property Replacement Cost.
- 50% of Coverage A for Increased Replacement Cost.
- \$10,000 limit on Water Backup/Sump Pump Overflow.
- 25% of Coverage A for Ordinance or Law Coverage.
- Special Personal Property Coverage.
- Personal Injury Coverage.
- 70% Coverage C limit
- \$5,000 for Loss Assessment
- \$2,000 limit for Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money
- \$500 for Lock Replacement Coverage
- \$1,000 Limit for Fire Department Service Charge
- Increased Special Limits:
 - \$5,000 (\$2,500 per item limit) on Jewelry, Watches, Furs, Precious and Semiprecious stones
 - \$300 on money, bank notes, gold, etc.
 - \$2,500 on Securities, deeds, letters of Credit, etc.
 - \$3,500 on Firearms
 - \$4,000 on Silverware, pewterware, tea sets, etc.
 - \$3,000 on Business property on the residence premises
 - \$750 on Business property away from the residence premises

NV HomeShield Package

Homes must have a minimum Coverage A of \$150,000 and insured must be claims free for the last three years to qualify (*Act of God claims excluded*). Coverage included in this package cannot be altered or duplicated. This package consists of:

- Personal Property Replacement Cost.
- 25% of Coverage A for Increased Replacement Cost.
- \$5,000 limit on Water Backup/Sump Pump Overflow.
- Personal Injury Coverage.
- 50% Coverage C limit.
- \$2,500 Loss Assessment Coverage.
- \$1,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage.
- \$250 for Lock Replacement Coverage.
- \$750 limit for Fire Department Service Charge.
- \$3,000 limit (\$1,000 limit per item) for loss by theft of jewelry, watches, furs, precious and semi-precious stones.

NV HomeShield Plus Package

Homes must have a minimum Coverage A of \$200,000 and insured must be claims free for the last three years to qualify (*Act of God claims excluded*). Coverage included in this package cannot be altered or duplicated. This package consists of:

- Personal Property Replacement Cost.
- 50% of Coverage A for Increased Replacement Cost.
- \$10,000 limit on Water Backup/Sump Pump Overflow.
- 25% of Coverage A for Ordinance or Law Coverage.
- Special Personal Property Coverage.
- Personal Injury Coverage.
- 70% Coverage C limit.
- \$5,000 for Loss Assessment Coverage.
- \$2,000 limit for Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money Coverage.
- \$500 for Lock Replacement Coverage.
- \$1,000 limit for Fire Department Service Charge.
- Increased Special Limits.

PA HomeShield Package

Homes must have a minimum Coverage A of \$150,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package cannot be altered or duplicated. This package consists of:

- Personal Property Replacement Cost
- 25% of Coverage A for Increased Replacement Cost
- \$5,000 limit on Water Backup/Sump Pump Overflow
- Personal Injury Coverage
- 50% Coverage C limit
- \$2,500 Loss Assessment Coverage
- \$1,000 limit for Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- \$250 for Lock Replacement Coverage
- \$750 limit for Fire Department Service Charge
- \$3,000 (\$1,000 limit per item) limit for loss by theft of Jewelry, Watches, Furs, Precious and semiprecious stones

PA HomeShield Plus Package

Homes must have a minimum Coverage A of \$200,000 and insured must be claims free for the last three years to qualify (Act of God claims excluded). Coverage included in this package can not be altered or duplicated. This package consists of:

- Personal Property Replacement Cost
- 50% of Coverage A for Increased Replacement Cost
- \$10,000 limit on Water Backup/Sump Pump Overflow
- 25% of Coverage A for Ordinance or Law Coverage
- Special Personal Property Coverage
- Personal Injury Coverage
- 70% Coverage C limit
- \$5,000 for Loss Assessment
- \$2,000 limit for Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money
- \$500 for Lock Replacement Coverage
- \$1,000 Limit for Fire Department Service Charge
- Increased Special Limits:
 - \$5,000 (\$2,500 per item limit) on Jewelry, Watches, Furs, Precious and Semiprecious stones
 - \$300 on money, bank notes, gold, etc.
 - \$2,500 on Securities, deeds, letters of Credit, etc.
 - \$3,500 on Firearms
 - \$4,000 on Silverware, pewterware, tea sets, etc.
 - \$3,000 on Business property on the residence premises
 - \$750 on Business property away from the residence premises