

Homeowners

Coverage Limits and Endorsements for the *State of Ohio*



Effective April 16, 2007

Homeowners Coverage Availability and Limits (HO-3)

COVERAGE	BASIC PRODUCT LIMITS	SELECT LIMITS	SELECT PLUS LIMITS	SELECT PREMIUM LIMITS
Coverage A – Dwelling				
Extended Dwelling Replacement Cost	Not Provided	125% of Dwelling	150% of Dwelling	150% of Dwelling
Coverage B – Other Structures	Limited to 10% of Coverage A Limit	Limited to 10% of Coverage A Limit	Limited to 10% of Coverage A Limit	Limited to 10% of Coverage A Limit
Coverage C – Personal Property				
Contents Coverage Limit	50% of Dwelling	75% of Dwelling	75% of Dwelling	75% of Dwelling
Personal Property Replacement Cost	Not available	Included	Included	Included
Money, Bank Notes, Bullion, Gold other than Goldware, Silver other than Silverware, Platinum, Coins & Medals	\$200	\$200	\$750	\$1,500
Securities, Accounts, Deeds, Evidences of Debt, Letters of Credit, Notes other than Bank Notes, Manuscripts, Personal Records, Passports, Tickets and Stamps	\$1,000	\$1,000	\$5,000	\$10,000
Silverware, Goldware, Pewterware for loss by Theft	\$5,000	\$5,000	\$5,000	\$10,000 (includes coverage for misplaced and lost items)
Jewelry, Watches, Furs, Precious and Semi-precious Stones for loss by Theft, but not more than \$1,000 for any one article	\$1,000	\$1,000	\$5,000	\$10,000 (includes coverage for misplaced and lost items)
Firearms for loss by Theft	\$2,000	\$2,000	\$3,000	\$5,000 (includes coverage for misplaced and lost items)
Watercraft, including their Trailers, Furnishings, Equipment and Outboard Motors	\$1,000	\$1,000	\$2,500	\$3,000
Business Property OFF Premise	\$250	\$250	\$250	\$1,000
Business Property ON Premise	\$5,000	\$5,000	\$5,000	\$10,000

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Trailers not used with watercraft	\$1,000	\$1,000	\$2,500	\$3,000
Coverage D – Loss of Use	20% of Dwelling	20% of Dwelling	30% of Dwelling	50% of Dwelling
Additional Coverages – Increased Limits				
Debris Removal	5% of Damaged Property Limit	5% of Damaged Property Limit	5% of Damaged Property Limit	10% of Damaged Property Limit
Trees, Shrubs & Other Plants Increased Limit Per Item	\$500	\$500	\$1,000	\$1,500
Fire Department Service Charge	\$500	\$1,000	\$1,500	\$2,500
Credit Card, Forgery, Fund Transfer, and Counterfeit Money Coverage	\$500	\$500	\$5,000	\$10,000
Ordinance or Law Coverage	10% of Dwelling	10% of Dwelling	20% of Dwelling	30% of Dwelling
Damage to Property of Others	\$500	\$1,000	\$1,500	\$2,500
Loss Assessment	\$2,500	\$2,500	\$5,000	\$10,000
Additional Coverages				
Identity Fraud Expense	Not Provided	Not Included	\$25,000	\$25,000
Lock Replacement	Not Provided	\$500	\$1,000	\$1,000
Refrigerated Property Coverage	Not Provided	\$500	\$500	\$500
Special Personal Property Coverage (HO-15)	Not Provided	Not Included	Not Included	Included
Waive Deductible	Not Provided	Not Included	Not Included	Loss greater than \$50,000
Water Back-Up & Sump Overflow	Not Provided	Not Included	\$5,000	\$10,000

Optional Homeowners (HO-3) Endorsements

ENDORSEMENT	COVERAGE DESCRIPTION
Additional Insured	Provides for insurable interest coverage for the dwelling as well as coverage for bodily injury or property damage arising out of the insured residence premises
Additional Residence Premises Liability-Owner Occupied	This endorsement provides SECTION II Liability Coverage E and F for up to two Additional Residence Premises owned by the insured and not rented to others.
Additional Residence Rented to Others	Extends liability coverage to other one-, two-, three- or four-family residences that are rented to others and owned by the insured or spouse
Builders Materials Coverage for Dwellings Under Construction or Renovations	Applies to homes under construction or renovation – provides coverage for theft of building materials and changes the loss settlement to Actual Cash Value
Business Pursuits	Provides liability coverage to an insured for covered losses arising out of business operations (trade, profession or occupation) on the residence premise; coverage is excluded if the insured owns, is a partner in or maintains financial control of the business
Disappearing Deductible Endorsement	The deductible shown in Section I – Property Coverage will be reduced by \$20 for each continuously 12-month period that the policy is in force provided that no claim is made.
Earthquake Coverage	Provides coverage to all property for a loss caused by earthquake
Identity Fraud Expense Coverage	This endorsement may be used to provide identity fraud expense coverage of an insured for any one occurrence.
Increased Limits for Other Structures on the Residence Premises (Coverage B)	Provides additional insurance to cover a specific Other Structure on the residence premises
Loss Assessment Coverage	Provides increased limits above the \$1,000 of loss assessment coverage included in the base policy, excluding earthquake; increased limits are available up to \$40,000 (in increments of \$5,000)
Loss Assessment Coverage for Earthquake	Provides loss assessment coverage for a loss caused by earthquake
Mine Subsidence Coverage	Provides coverage offer for mine subsidence
Permitted Incidental Occupancies	Provides property and liability coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises
Personal Umbrella	Provides liability coverage above the underlying limits on the policy
Premises Alarm or Fire Protection System	This credit is available with an approved and properly maintained burglar alarm, fire alarm and/or automatic sprinkler system.
Residence Held in Trust	Provides coverage if the dwelling and property are held in a trust
Scheduled Personal Property	Covers all risks of physical loss on certain classes of property such as jewelry, furs, cameras, musical instruments, silverware, golfer's equipment, stamp collections, coin collections, firearms and fine arts
Snowmobile/Golf Cart/All Terrain Vehicles (Section II Only)	This endorsement may be used to provide liability for owned motorized land conveyances such as snowmobiles, golf carts or other recreational vehicles while away from the Residence Premises.
Special Personal Property Coverage (Form HO-15)	This endorsement may be used to provide coverage for all risks of physical loss, with certain exceptions, on personal property.
Sports Vehicle Endorsement-Schedule of Personal Property Covered	This endorsement may be used to provide physical damage coverage for motorized land conveyances, such as snowmobiles, golf carts, other recreational vehicles, and incidental motorized devices such as wheel chairs.
Uninsured Watercraft Liability	Provides liability coverage for an uninsured watercraft
Water Back-Up & Sump Overflow	Provides for loss resulting from water which backs up through sewers and drains or which overflows from a sump pump; increased limits are available up to \$40,000 (in increments of \$5,000)

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ENDORSEMENT	COVERAGE DESCRIPTION
Watercraft Additional Unattached Equipment	This endorsement may be used to increase unattached equipment coverage above the \$500 provided under the watercraft endorsement. This endorsement may not be added without the Watercraft Endorsement.
Watercraft Endorsement	This endorsement may be used to provide additional physical damage coverage for watercraft not covered under the standard homeowners contract.
Watercraft Territorial Modification	This endorsement may be used to provide 30 days of coverage for operation of the watercraft in any waters within 15 miles of the continental USA or Canada. This endorsement may only be used once during a 12-month policy term. This endorsement may not be added without the Watercraft Endorsement.
Windstorm Deductible	These deductible amounts apply to windstorm loss for all Section I property coverages, except Coverage D – Loss of Use.



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