

CALIFORNIA
PREMIER CLIENT HOMEOWNERS COVERAGE

Comprehensive Coverage Options	OneChoice SM Homeowners	Security Plus	Security Plus Elite	Premier Client
Dwelling Replacement Cost	Included	Included	Included	Included
Extended Replacement Cost-Dwelling	Up to 50%	Up to Unlimited	Up to Unlimited	Guaranteed Replacement Cost
Replacement Cost Contents	Included	Included	Included	Included
Watercraft and trailers	\$1,000	\$1,500	\$3,000	\$5,000
Trailers not used with watercraft	\$1,000	\$1,500	\$2,000	\$5,000
Jewelry, watches and furs	\$1,000 — stolen only	\$2,500 — stolen or lost	\$5,000 — stolen or lost	\$5,000 — stolen, misplaced or lost
Silverware	\$2,500 — stolen only	\$5,000 — stolen only	\$10,000 — stolen only	\$10,000 — stolen, misplaced or lost
Property used for business	\$2,500 — on premises \$250 — off premises	\$5,000 — on premises \$5,000 — off premises	\$10,000 — on premises \$5,000 — off premises	\$10,000 — on premises \$5,000 — off premises
Reimbursement of identity fraud expenses	Available	Available	\$15,000	\$25,000
Personal Injury	Available	Included	Included	Included
Agreed amount for scheduled jewelry	Available	Available	Included	Included
Loss Assessment	\$1,000	\$5,000	\$50,000	\$100,000
Mold	Up to \$100,000	Up to \$100,000	Up to \$100,000	Up to \$100,000
Wine	\$2,500	\$2,500	\$2,500	\$2,500
Refrigerated items	Not Available	\$500 (\$100 deductible)	\$1,000 (\$100 deductible)	Reasonable (\$100 deductible — excludes wine)
Lock replacement	Not Available	\$250	\$500	Reasonable Amount
Water Backup	Available	Available	\$5,000 included	Up to Coverage A and C policy limits included
Ordinance or Law	10% of dwelling limit	25% of dwelling limit	100% of dwelling limit	100% of dwelling limit
Large Loss Deductible Waiver	Not Available	Not Available	Not Available	Included
Loss of Use	20%	Reasonable (24 months)	Reasonable (24 months)	Reasonable
Blanket	Up to \$25,000 (max item \$10,000)	Up to \$25,000 (max item \$10,000)	Up to \$25,000 (max item \$10,000)	Up to \$250,000 (max item \$50,000)

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