



# CUSTOMIZED HOMEOWNERS PROTECTION

Iowa • Maryland • Minnesota • Ohio



Allied Insurance offers members home insurance packages with flexible coverage options that give members choices when it comes to protecting their most important asset.

Coverages & Endorsements	Homeowners	Silver Package	Gold Package	Platinum Package
<b>Coverage C Personal Property</b>	50% of Coverage A (dwelling)	75% of Coverage A (dwelling)**	75% of Coverage A (dwelling)**	75% of Coverage A (dwelling)**
<b>Coverage E Personal Liability</b>	\$100,000 minimum	\$200,000 minimum	\$300,000 minimum	\$500,000 minimum
<b>Coverage F Medical Payments</b>	\$1,000 minimum	\$1,000 minimum	\$2,000 minimum	\$5,000 minimum
<b>Personal Property Replacement Cost</b>	Available upon request and eligibility	Included	Included	Included
<b>Dwelling Replacement Cost</b>	Available upon request and eligibility	Available upon request and eligibility	Included (up to 125% of Coverage A limit)***	Included (up to 125% of Coverage A limit) ***
<b>Premier Endorsement*</b>	Available upon request and eligibility	Available upon request and eligibility	Included	Included
<b>Premier Extra Endorsement*</b>	Available upon request and eligibility	Available upon request and eligibility	Available upon request and eligibility	Included
<b>Identity Theft Coverage</b>	Available upon request and eligibility	Available upon request and eligibility	Available upon request and eligibility	\$25,000 included

\*See reverse side \*\*70% of Coverage A in MN \*\*\*Higher limits available for purchase

## Premier Endorsement

This endorsement increases the internal limits and covers additional exposures on the HO-3, HO-5, and HO-6 policies as follows:

- 1. Personal property at other residence**  
30% of Coverage C
- 2. Limit on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, and medals**  
\$1,000 limit
- 3. Limit on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, and stamps**  
\$5,000 limit
- 4. Limit on watercraft, including any associated trailers, furnishings, equipment, and outboard motors**  
\$2,500 limit
- 5. Limit on trailers not used with watercraft**  
\$3,000 limit
- 6. Electronic apparatus, while in or upon a motor vehicle**  
\$2,000 limit
- 7. Electronic apparatus used mainly for business while away from the residence premises and not in or upon a motor vehicle**  
\$2,000 limit
- 8. Limit for loss by theft of jewelry, watches, furs, etc.**  
\$5,000 limit
- 9. Limit of coverage for loss by theft of firearms and related equipment**  
\$5,000 limit
- 10. Limit for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinum-plated ware, platinumware, and pewterware**  
\$10,000 limit
- 11. Limit for coverage on business property while on the residence premises**  
\$10,000 limit
- 12. Limit for coverage on business property while away from the residence premises**  
\$1,000 limit
- 13. Limit for coverage on credit cards, fund transfer cards or access device, forgery, and counterfeit money**  
\$10,000 limit
- 14. Loss assessment coverage**  
\$5,000 limit
- 15. Limit for removal of an uninsured tree damaging covered property, provided a covered peril causes the tree to fall; subject to a maximum of \$1,000 per tree**  
\$5,000 limit
- 16. Coverage will not be more than 5% of Coverage A for any one tree, plant, or shrub**  
\$1,000 limit
- 17. Consequential loss to refrigerated contents**  
\$500 per occurrence
- 18. Lock replacement as a result of lost or stolen keys**  
\$1,000 limit
- 19. Ordinance or Law\***  
Up to 20% of the amount shown on the Declarations under Coverage A and B
- 20. Personal injury**  
Coverage E limit
- 21. Outboard motor liability**  
100 Horsepower
- 22. Coverage D - Loss of use**  
Policy deductible does not apply

\* Not applicable in MN

## Premier Extra Endorsement

Endorsement increases internal limits and covers additional exposures on policies that include the Premier Endorsement as follows:

- 1. Watercraft, including any associated trailers, furnishings, equipment, and outboard motors**  
\$5,000 limit
- 2. Trailers not used with watercraft**  
\$5,000 limit
- 3. Loss by theft, misplacing or losing of jewelry, watches, furs, and precious and semi-precious stones**  
\$10,000 limit
- 4. Loss by theft, misplacing, or losing of firearms**  
\$10,000 limit
- 5. Loss by theft, misplacing or losing of silverware, silver-plated ware, goldware, gold-plated ware, platinum-plated ware, platinumware, and pewterware**  
\$15,000 limit
- 6. Loss of jewelry, silverware, or securities in a vault**  
\$50,000 limit



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