

Travelers Home Coverage Comparison Chart

	HO-2	HO-3	HO-3 with HO-420 and HO-290	HO-3 with HO-15, HO-85 and HO-455	HV-3
Dwelling – Coverage A					
Perils Insured Against	Named Perils	All Risk	All Risk	All Risk	All Risk
Additional Replacement Cost	Not Available	Optional	25% or 50% of Cov. A	25% or 50% of Cov. A	100% of Cov. A
Coverage A Cash-Out Option	Not Available	Not Available	Not Available	Not Available	Included
Other Structures – Coverage B					
Percentage of Dwelling Coverage	10%	10%	10%	10%	10%
Perils Insured Against	Named Perils	All Risk	All Risk	All Risk	All Risk
Additional Replacement Cost	Not Available	Not Available	Not Available	Not Available	Included
Contents – Coverage C					
Percentage of Dwelling Coverage	50%	50%	70%	70%	75%
Perils Insured Against	Named Perils	Named Perils	Named Perils	All Risk	All Risk
Contents Replacement Cost	Optional	Optional	Included	Included	Included
Loss of Use – Coverage D					
Percentage of Dwelling Coverage	30%	30%	30%	30%	50%
Additional Coverages					
Lock Replacement	Not Included	Not Included	Not Included	\$250	\$500
Debris Removal	5% of Applicable Limit	5% of Applicable Limit	5% of Applicable Limit	5% of Applicable Limit	100% Cov. A Limit
Tree Removal	\$500 per tree/ \$1,000 per occurrence	\$500 per tree/ \$1,000 per occurrence	\$500 per tree/ \$1,000 per occurrence	\$500 per tree/ \$1,000 per occurrence	\$1,000 per occurrence
Fire Department Charges	\$500	\$500	\$500	\$750	\$1,000
Food Spoilage Coverage	\$500	\$500	\$500	\$500	\$5,000
Rebuilding to Code (Ordinance or Law)	10% of Cov. A Limit	10% of Cov. A Limit	10% of Cov. A Limit	10% of Cov. A Limit	Included up to Cov. A Limit
Water Backup of Sewers and Drains	Not Included	Not Included	Not Included	Included	Included
Personal Injury	Not Included	Not Included	Not Included	Included	Included
Identity Theft Protection	Not Included	Not Included	Not Included	Included	Included
Special Limits					
Money, Coins	\$200	\$200	\$200	\$300	\$2,000
Securities, Stamps	\$1,500	\$1,500	\$1,500	\$3,000	\$5,000
Trailers	\$1,500	\$1,500	\$1,500	\$3,000	\$3,000
Watercraft	\$1,500	\$1,500	\$1,500	\$3,000	\$2,500
Jewelry, Furs	\$1,500 (Stolen)	\$1,500 (Stolen)	\$1,500 (Stolen)	\$3,000 (Stolen, Misplaced, or Lost)	\$5,000 (Stolen, Misplaced, or Lost)
Silverware	\$2,500 (Stolen)	\$2,500 (Stolen)	\$2,500 (Stolen)	\$4,000 (Stolen, Misplaced, or Lost)	\$10,000 (Stolen, Misplaced, or Lost)
Firearms	\$2,500 (Stolen)	\$2,500 (Stolen)	\$2,500 (Stolen)	\$3,500 (Stolen, Misplaced, or Lost)	\$6,000 (Stolen, Misplaced, or Lost)