

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 Perils Insured Against Additional Replacement Cost	10% Named Perils Not Available	10% All Risk Not Available	10% All Risk Not Available	10% All Risk Not Available	10% All Risk Included
Contents – Coverage C Percentage of Dwelling Coverage Perils Insured Against Contents Replacement Cost	50% Named Perils Optional	50% Named Perils Optional	70% Named Perils Included	70% All Risk Included	75% All Risk Included
Loss of Use – Coverage D Percentage of Dwelling Coverage	30%	30%	30%	30%	50%
Additional Coverages Lock Replacement Debris Removal	Not Included 5% of Applicable Limit	Not Included 5% of Applicable Limit	Not Included 5% of Applicable Limit	\$250 5% of Applicable Limit	\$500 100% Cov. A Limit
Tree Removal	\$500 per tree/ \$1,000 per occurrence	\$1,000 per occurrence			
Fire Department Charges Food Spoilage Coverage Rebuilding to Code (Ordinance or Law)	\$500 \$500 10% of Cov. A Limit	\$500 \$500 10% of Cov. A Limit	\$500 \$500 10% of Cov. A Limit	\$750 \$500 10% of Cov. A Limit	\$1,000 \$5,000 Included up to Coy. A Limit
Water Backup of Sewers and Drains Personal Injury Identity Theft Protection	Not Included Not Included Not Included	Not Included Not Included Not Included	Not Included Not Included Not Included	Included Included Included	Included Included Included
Special Limits Money, Coins Securities, Stamps Trailers	\$200 \$1,500 \$1,500	\$200 \$1,500 \$1,500	\$200 \$1,500 \$1,500	\$300 \$3,000 \$3,000	\$2,000 \$5,000 \$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)

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