

Property Casualty Checklist of Coverage

Policy Type: _____

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Reviewing this checklist together with your insurance agent can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions.

By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures.

A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement. Please refer to your policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please discuss them with your insurance agent or company.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$ _____

Loss Settlement Basis: _____
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$ _____

Loss Settlement Basis: _____
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$ _____

Loss Settlement Basis: _____
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: _____

All Perils (Other Than Hurricane): _____

Property Casualty Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

	Fire or Lightning
	Hurricane
	Flood (Including storm surge)
	Windstorm or Hail (other than hurricane)
	Explosion
	Riot or Civil Commotion
	Aircraft
	Vehicles
	Smoke
	Vandalism or Malicious Mischief
	Theft
	Falling Objects
	Weight of Ice, Snow or Sleet
	Accidental Discharge or Overflow of Water or Steam
	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
	Freezing
	Sudden and Accidental Damage from Artificially Generated Electrical Current
	Volcanic Eruption
	Sinkhole
	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Additional Living Expense		
Fair Rental Value		
Civil Authority Prohibits Use		

Property Casualty Checklist of Coverage (continued)

Property—Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
	Debris Removal			
	Reasonable Repairs			
	Property Removed			
	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
	Loss Assessment			
	Collapse			
	Glass or Safety Glazing Material			
	Landlord's Furnishings			
	Law and Ordinance			
	Grave Markers			
	Mold / Fungi			

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount

Personal Liability Coverage
Limit of Insurance: \$ _____
Medical Payments to Others Coverage
Limit of Insurance: \$ _____

Property Casualty Checklist of Coverage (continued)

Liability—Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
	Claim Expenses			
	First Aid Expenses			
	Damage to Property of Others			
	Loss Assessment			

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Limit of Insurance