

THE MAIN STREET AMERICA GROUP

HOMEOWNERS ENDORSEMENTS COVERAGE COMPARISON

HOMEOWNERS ELITE PR

COVERAGE

	HPP (RENEWAL ONLY)
Replacement Cost Dwelling	Up to 125% of dwelling coverage
Open Peril Contents Coverage	
Replacement Cost Contents	Included
Increased Contents Coverage	70% of dwelling coverage
Loss of Use	30% of dwelling coverage
Ordinance or Law	Up to 25% of dwelling coverage
Fire Department Service Charge	\$1,000
Lock Replacement Protection	\$500
Fire Extinguisher Recharge Expense	\$250
Mortgage Extra Expense	\$250
Water Backup and Sump Overflow	\$2,500 per loss; \$5,000 aggregate year 5% of dwelling coverage
Debris Removal	(total \$500; \$500 per tree)
Trees, Shrubs and Plants	
Refrigerated Products	\$500
Loss Assessment	
Credit Card/Fund Transfer Card	\$1,000
Special Computer Coverage	Included

PLATINUM

Up to 150% of dwelling coverage	
Included	
Included	
70% of dwelling coverage	
30% of dwelling coverage	
25% of dwelling coverage	
\$1,000	
\$500	
\$250	
\$250	
\$5,000	
5% of dwelling coverage (total \$1,000; \$500 per tree)	
5% of dwelling coverage (\$1,000 per tree)	
\$1,000	
\$5,000	
\$5,000	
Included	

GOLD

Up to 125% of dwelling coverage	
Included	
70% of dwelling coverage	
30% of dwelling coverage	
\$1,000	
\$500	
\$1,000	
\$5,000	
\$2,500	

INCREASED SPECIAL LIMITS

		PLATINUM	GOLD
Jewelry and Furs	\$2,000; Theft	\$10,000 (\$5,000 per item); Theft, Misplacing or Losing	\$5,000 (\$2,500 per item); Theft, Misplacing or Losing
Silverware	\$5,000; Theft	\$10,000; Theft, Misplacing or Losing	\$5,000; Theft, Misplacing or Losing
Money and Coins	\$500	\$1,000	\$300
Securities and Valuable Papers	\$2,000	\$5,000	\$2,500
Business Property at Home	\$5,000	\$10,000	\$5,000
Business Property Away from Home	\$500	\$1,000	\$500
Firearms	\$4,000; Theft	\$5,000; Theft, Misplacing or Losing	\$3,000; Theft, Misplacing or Losing
Watercraft including Trailers	\$2,000	\$2,500	\$2,500
Trailers Not Used with Watercraft	\$2,000	\$3,000	\$2,500
Electronic Apparatus (in a motor vehicle)	\$2,000	\$2,000	\$1,500
Electronic Apparatus (not in a motor vehicle)	\$2,000	\$2,000	\$1,500

LIABILITY COVERAGE

		PLATINUM	GOLD
Personal Liability		Additional \$100,000	Additional \$100,000
Medical Payments		Additional \$1,000	Additional \$1,000
Personal Injury Coverage	Included	Included	Included
Damage to Property of Others	\$1,000	\$1,000	\$1,000
Watercraft Liability - Outboard 50 hp		Included	Included