

COVERAGE COMPARISON

COVERAGES:	OTHER INSURER	LORING & COMPANY
	PROPERTY	
Dwelling		\$450,000
Enhanced Replacement Cost		125%
Personal Property		\$337,500
Replacement Cost, contents		Yes
Out Buildings		\$90,000
Additional Living Expense		Actual Loss
Deductible		\$1,000
Waived if loss exceeds \$50,000		Yes
Scope of Coverage		Special (HO-5)
Home		All Risk
Contents		All Risk
Territory		Worldwide
Credit Card		\$5,000
Building Ordinance or Law		Yes
Outdoor Trees/Shrubs		\$1,000 Per Plant
Landslide		Yes
Mold		\$10,000
Birds, Squirrels, Beavers		Yes
Firearms		\$2,500
Sewer Backup		\$5,000
Silver		\$5,000
Jewelry and Furs		\$2,500
Trading Cards		\$1,000
Watercraft		\$1,000
Refrigerated Contents		\$500
Business Property		\$2,500
Identity Theft		Available



Date: _____

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	LIABILITY	
Personal Liability		\$500,000
Liabe and slander,		Included
Medical Payments to Others		\$5,000
Golf Carts		Included
Motorboats less than 75hp		Included
Sailboats less than 26 feet		Included
Mold Allegations		\$50,000
	AUTOMOBILE	
Liability Limit		\$500,000
Medical Payments		\$5,000
Uninsured Motorists		\$500,000
Underinsured Motorists		\$500,000
Comprehensive Deductible		\$1,000
Collision Deductible		\$1,000
Replacement Cost		Available
Daily Rental Cars		Yes
Trucks under 26,000 GVW		Yes
Newly Acquired Vehicles		30 Days
Corporate Car Coverage		Available
Transportation Expenses		\$20/Day - \$600 Max
	Umbrella	
Personal Umbrella		\$1,000,000



Date: _____

COVERAGE COMPARISON

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	PREMIUMS	
Homeowners	_____	_____
Automobile	_____	_____
Personal Liability Umbrella	_____	_____
Total	=====	=====



Date: _____