



Homeowners - HO3 Package Comparison

	HO3 BASE POLICY	11AR 1034 SPECIAL COVERAGE	11AR 1279 TOPSAIL	11AR 1241 SCHOONER
Available Tiers	All	All	All	Elite
SECTION I - PROPERTY COVERAGE				
Coverage A - Dwelling				
Specified Additional AOI for Coverage A	N/A	N/A	up to 50% of Coverage A	up to 50% of Coverage A
Coverage C - Personal Property				
Special Personal Property Coverage	N/A	N/A	N/A	Yes
Personal Property Replacement Cost	N/A	Yes	Yes	Yes
Special Limits of Liability				
Money, bank notes, coins, etc.	\$200	\$500	\$500	\$500
Securities, accounts, passports, etc.	\$1,000	\$2,000	\$2,000	\$2,000
Watercraft, including their trailers, furnishings, equipment and outboard motors	\$1,000	\$2,000	\$2,000	\$2,000
Trailers not used with watercraft	\$1,000	\$2,000	\$2,000	\$2,000
Jewelry, watches, furs, precious and semi-precious stones	\$1,000 loss by theft	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing
Firearms	\$2,000 loss by theft	\$3,000 loss by theft	\$3,000 loss by theft	\$3,000 loss by theft/ up to \$2,000 loss by misplacing or losing
Silverware, goldware, pewterware, etc.	\$2,500 loss by theft	\$3,500 loss by theft	\$3,500 loss by theft	\$3,500 loss by theft/ up to \$2,500 loss by misplacing or losing
Additional Coverages				
Debris Removal - Fallen Trees	\$500	\$500 broader application of coverage	\$500 broader application of coverage	\$500 broader application of coverage
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$500	\$1,000	\$1,000	\$1,000
Ordinance or Law	10%	25%	25%	25%
Refrigerated Property Coverage - no deductible	N/A	\$250	\$250	\$250
Lock Replacement Coverage - no deductible	N/A	\$200	\$200	\$200
Water Back Up and Sump Overflow - \$500 deductible	N/A	\$2,000	\$2,000	\$2,000
Identity Fraud Expense Coverage - no deductible	N/A	\$1,000 Complimentary theft management services	\$16,000 Complimentary theft management services	\$16,000 Complimentary theft management services
SECTION II - PERSONAL LIABILITY				
Outboard Motors	25 hp or less	50 hp or less	50 hp or less	50 hp or less
Personal Injury	N/A	Yes	Yes	Yes
Part-Time Business Pursuits of Insured Minors	N/A	Yes	Yes	Yes

Additional available coverage

Our 11AR 1313 Home Systems Protection (Including Service Line) endorsement can be added to any HO3 policy and provides the following coverages:

- Up to \$100,000 for Home Systems Protection
- Up to \$10,000 for Service Line Coverage
- Complimentary online home management tools for customers via MyHomeWorks on Arbellacom
- Subject to a \$500 deductible



Renters - HO4 Package Comparison

	HO4 BASE POLICY	11AR 1293 RENTERS PROTECTION	11AR 1034 SPECIAL COVERAGE	11AR 1312 RENTERS PROTECTION PLUS
Available Tiers	All	All	All	All
SECTION I - PROPERTY COVERAGE				
Personal Property Replacement Cost	N/A	Yes	Yes	Yes
Special Personal Property Coverage	N/A	N/A	N/A	Yes
Special Limits of Liability				
Money, bank notes, coins, etc.	\$200	\$200	\$500	\$1,000
Securities, accounts, passports, etc.	\$1,000	\$1,000	\$2,000	\$5,000 (\$50,000 in bank)
Watercraft, including their trailers, furnishings, equipment and outboard motors	\$1,000	\$1,000	\$2,000	\$2,500
Trailers not used with watercraft	\$1,000	\$1,000	\$2,000	\$3,000
Jewelry, watches, furs, precious and semi-precious stones	\$1,000 loss by theft	\$1,000 loss by theft	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing	\$5,000 (\$50,000 in bank)
Firearms	\$2,000 loss by theft	\$2,000 loss by theft	\$3,000 loss by theft	\$6,000 loss by theft, misplacing, or losing
Silverware, goldware, pewterware, etc.	\$2,500 loss by theft	\$2,500 loss by theft	\$3,500 loss by theft	\$10,000 (\$50,000 in bank) loss by theft, misplacing, or losing
Business property on the residence premises	\$2,500	\$2,500	\$2,500	\$10,000
Business property away from the residence premises	\$250	\$250	\$250	\$1,000
Additional Coverages				
Special Computer Coverage	N/A	\$5,000	N/A	Included in Coverage C
Debris Removal - Fallen Trees	\$500	\$500	\$500 broader application of coverage	\$500
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$500	\$500	\$1,000	\$10,000
Ordinance or Law	10%	10%	25%	10%
Refrigerated Property Coverage - no deductible	N/A	N/A	\$250	\$1,000
Lock Replacement Coverage - no deductible	N/A	N/A	\$200	\$500
Water Back Up and Sump Overflow - \$500 deductible	N/A	N/A	\$2,000	N/A
Reward Reimbursement	N/A	N/A	N/A	\$1,000
Personal Data Replacement Coverage	N/A	N/A	N/A	\$5,000
Coverage for the Removal of Spills	N/A	N/A	N/A	\$5,000
Fire Department Service Charge	\$500	\$500	\$500	\$1,000
Property Removed	30 days	30 days	30 days	90 days
Identity Fraud Expense Coverage - no deductible	N/A	\$15,000 Complimentary theft management services	\$1,000 Complimentary theft management services	\$16,000 Complimentary theft management services
SECTION II - PERSONAL LIABILITY				
Outboard Motors	25 hp or less	25 hp or less	50 hp or less	50 hp or less
Personal Injury	N/A	N/A	Yes	Yes
Part-Time Business Pursuits of Insured Minors	N/A	N/A	Yes	Yes
Damage to Property of Others	\$500	\$500	\$500	\$1,000



Condo - HO6 Package Comparison

	HO6 BASE POLICY	11AR 1034 SPECIAL COVERAGE	11AR 1273 CONDO SCHOONER	11AR 1311 CONDO SCHOONER PLUS
Available Tiers	All	All	All	All
SECTION I - PROPERTY COVERAGE				
Unit Owners Coverage A Special Coverage	N/A	N/A	N/A	Yes
Unit Owners Coverage C Special Coverage	N/A	N/A	Yes	Yes
Personal Property Replacement Cost	N/A	Yes	Yes	Yes
Special Limits of Liability				
Money, bank notes, coins, etc.	\$200	\$500	\$500	\$1,000
Securities, accounts, passports, etc.	\$1,000	\$2,000	\$2,000	\$5,000 (\$50,000 in bank)
Watercraft, including their trailers, furnishings, equipment and outboard motors	\$1,000	\$2,000	\$2,000	\$2,500
Trailers not used with watercraft	\$1,000	\$2,000	\$2,000	\$3,000
Jewelry, watches, furs, precious and semi-precious stones	\$1,000 loss by theft	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing	\$3,500 (\$1,000 per article) loss by theft, misplacing, or losing	\$5,000 (\$50,000 in bank) loss by theft, misplacing, or losing
Firearms	\$2,000 loss by theft	\$3,000 loss by theft	\$3,000 loss by theft/ up to \$2,000 loss by misplacing or losing	\$6,000 loss by theft, misplacing, or losing
Silverware, goldware, pewterware, etc.	\$2,500 loss by theft	\$3,500 loss by theft	\$3,500 loss by theft/ up to \$2,500 loss by misplacing or losing	\$10,000 (\$50,000 in bank) loss by theft, misplacing, or losing
Business property on the residence premises	\$2,500	\$2,500	\$2,500	\$10,000
Business property away from the residence premises	\$250	\$250	\$250	\$1,000
Additional Coverages				
Debris Removal - Fallen Trees	\$500	\$500 broader application of coverage	\$500 broader application of coverage	\$2,500 (\$500 per tree) broader application of coverage
Trees, Shrubs, and Other Plants	10% (\$500 per tree/shrub/plant)	10% (\$500 per tree/shrub/plant)	10% (\$500 per tree/shrub/plant)	\$1,000
Fire Department Service Charge	\$500	\$500	\$500	\$1,000
Property Removed	30 days	30 days	30 days	90 days
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	\$500	\$1,000	\$1,000	\$10,000
Ordinance or Law	10%	25%	25%	50%
Loss Assessment	\$1,000	\$1,000	\$75,000 / \$5,000 resulting from association deductible	\$75,000 / \$5,000 resulting from association deductible
Refrigerated Property Coverage - no deductible	N/A	\$250	\$250	\$1,000
Lock Replacement Coverage - no deductible	N/A	\$200	\$200	\$500
Water Back Up and Sump Overflow - \$500 deductible	N/A	\$2,000	\$2,000	\$2,000
Monthly Association Fee Reimbursement Coverage	N/A	N/A	\$250	\$500
Reward Reimbursement	N/A	N/A	N/A	\$1,000
Personal Data Replacement Coverage	N/A	N/A	N/A	\$5,000
Coverage for the Removal of Spills	N/A	N/A	N/A	\$5,000
Identity Fraud Expense Coverage - no deductible	N/A	\$1,000 Complimentary theft management services	\$16,000 Complimentary theft management services	\$16,000 Complimentary theft management services
SECTION II - PERSONAL LIABILITY				
Outboard Motors	25 hp or less	50 hp or less	50 hp or less	50 hp or less
Personal Injury	N/A	Yes	Yes	Yes
Part-Time Business Pursuits of Insured Minors	N/A	Yes	Yes	Yes
Damage to Property of Others	\$500	\$500	\$500	\$1,000

The intent of this information is for descriptive purposes only. Coverages are subject to policy terms, conditions, and limits, and not all coverages are available in all states. Exclusions may apply. Please refer to the actual policy form. Availability may vary based on policy effective date. Visit Arbella Connect PL Reference Center for all endorsements and discounts Arbella offers and complete eligibility requirements for each endorsement and discount.