

COMPARISON OF JHA'S HO-3 POLICIES

	Lloyd's "Ultimate Plus" (Ex - Wind Only) HO-3(4/91)	Lloyd's Standard HO-3(4/91)	Lexington Standard HO-3(10/00)
<u>DWELLING</u>			
Perils	"All-Risk"	"All-Risk"	"All-Risk"
Extended Replacement Cost	Included (to 50%)	Not Included	Not Included
Total Law/Ord Avail.	30% / Cov A (Included)	25% / Cov A	25% / Cov A
<u>OTHER STRUCTURES</u>			
% of Coverage A	25% Available	5% - 10%	5% - 10%
Extended Replacement Cost	Included (to 50%)	Not Included	Not Included
<u>PERSONAL PROPERTY</u>			
Perils	"All-Risk"	Named Peril	Named Peril
Replacement Cost Coverage	Included	Included	Included
<u>LOSS OF USE</u>			
% of Coverage A	20%	10% - 20%	10% - 20%
Forced Evacuation Compensation	45 days	14 days	14 days
<u>ADDITIONAL COVERAGES</u>			
Debris Removal	30% of Applicable Coverage	5% of Applicable Coverage	5% of Applicable Coverage
Qualifying Felled Trees-Removal	\$500 Maximum	\$500 Maximum	\$500 per tree \$1,000 Maximum
Fire Dept. Charges	\$1,000	\$500	\$500
Endangered Property Removed	90 days	30 days	30 days
Credit Card/Bank Card Coverage	\$10,000	\$500	\$500
Lock Replacement	100% to \$500.	No Coverage	No Coverage
Personal Computer Data Replacement	\$5,000	No Coverage	No Coverage
Food Spoilage	Included*	No Coverage	No Coverage
*Except when caused by brownout or blackout			
<u>SPECIAL LIMITS</u>			
Money	\$1,000	\$200	\$200
Securities	\$10,000	\$1,000	\$1,500
Watercraft-Including trailer	\$2,000	\$1,000	\$1,500
Trailers-Non watercraft	\$3,000	\$1,000	\$1,500
Jewelry-Theft	\$10,000. (\$1,000/item)	\$1,000	\$1,500
Firearms-Theft	\$5,000	\$2,000	\$2,500
Silverware-Theft	\$5,000	\$2,500	\$2,500
Bus. Property - On Premises	\$10,000	\$2,500	\$2,500
Bus. Property - Off Premises	\$10,000	\$250	\$500
Qualified Electronic apparatus & accessories	\$1,000	\$1,000	\$1,500

This is intended only as a simplified summary/comparison of coverage limits provided/available. For actual coverage, terms, conditions, limitations and exclusions refer to the policy and endorsements in question. Certain coverages limited by endorsement. Coverage limits may be increased as necessary.

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<u>LIABILITY</u>			
CPL Limit	\$1 Mil. Avail.	\$1 Mil. Avail.	\$1 Mil. Avail.
Med Pay To Others Limit	\$10,000	\$5,000 Avail.	\$10,000 Avail.
Damage to Property of Others	\$1,000	\$500	\$1,000
Defense Coverages			
Prejudgment Interest	Included	No Coverage	No Coverage
Lost Earnings Coverage	\$300/day - \$10,000 max	\$50/day - No Max	\$250/day - No Max
Credit Card/Bank Card Coverage	\$10,000	\$500	\$500
Personal Injury	Not Available	Optional	Optional

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