

Indiana



Encompass offers homeowners protection tailored to fit customers' coverage needs through all stages of life. Our Special Product is comparable to the standard homeowners form and those offered by national preferred carriers. It's a great place to start the conversation, and if more coverage is needed, we offer that as well with our Deluxe and Elite Products. Encompass knows that value is important, which is why we give flexibility in coverage and pricing to offer the exact protection customers need.

Coverage Features	Countrywide / General Forms		Indiana Encompass Property Product Comparison		
	ISO HO3	National Preferred Carrier	Darn Good Special	Better Deluxe	Best Elite
Dwelling Coverages					
Replacement Cost Dwelling (Coverage A)	100%	100%	100%	Uncapped	Uncapped
Dwelling Replacement Cost Extended Limits	Optional (Varies)	Optional (120%)	Optional (125%)	Uncapped	Uncapped
Ordinance Or Law/Building Code Upgrade	Included	Optional	Optional	Included	Included
Back-Up of Sewers or Drain	Optional (Varies)	Optional (Varies)	Optional (Varies)	Optional (Varies)	Included \$15,000
Fungi & Mold	Optional	\$5,000	\$5,000	\$10,000	\$10,000
Mortgage Extra Expense	N/A	N/A	N/A	Included	Included
Walk-Away Coverage	N/A	N/A	Included (after build or buy elsewhere)	Included (after build or buy elsewhere)	Included
Other Structures					
Replacement Cost Property (Coverage B)	10% Cov. A	10% Cov. A	10% Property Location Limit	10% Property Location Limit	10% Property Location Limit
Contents					
Replacement Cost Contents On Premises (Coverage C)	Optional	Included	Optional	Included	Included
Open Peril Contents	Optional	N/A	Optional	Optional	Included
Replacement Cost Contents Off Premises	Optional	Included	Optional	Included	Included
Personal Home Computers	Coverage C	Coverage C	Coverage C	\$10,000	Included
Refrigerated property	\$500	\$500	\$500	\$500	\$1,000
Tools and Accessories	Coverage C	\$10,000	Coverage C	Property Location Limit	Property Location Limit
Loss of Use					
Additional Living Expenses (\$/Time)	Varies	Varies / 1 year	Unlimited / 1 year	Unlimited / 1 year	Unlimited / Unlimited
Additional Protections					
Land Restoration/Stability	Optional	Included \$10,000	Included 5% of loss	Included 7% of loss	Included 10% of loss
Debris/Tree Removal (per item/total/damage)	\$500/\$1000/Safe entry	\$500/\$500/Cause damage	\$500/\$500/ Caused damage \$200/500/No damage	\$500/\$500/ Caused damage \$200/500/No damage	\$500/\$500/ Caused damage \$200/500/No damage
Trees, Shrubs, and Other Plants (Per item/Total)	\$500/5% Cov. A	\$500/5% Cov. A	\$500/\$2,500	\$500/\$2,500	\$1,000/10% of loss
Loss Assessment (Assessment/Deductible Assessment)	\$1,000/\$1,000	30% Cov. C	\$1,000/\$1,000	\$5,000/\$5,000	\$50,000/\$5,000
Special Limits					
Jewelry, Watches, Furs (Theft/Mysterious Disappearance)	\$1,500/N/A	\$5,000/N/A	\$1,500/Optional	\$5,000/Included	\$10,000/Included
Silverware and Flatware (Theft/Mysterious Disappearance)	\$2,500/N/A	\$2,500/N/A	\$2,500/N/A	\$5,000/N/A	\$10,000/Included
Watercraft and Its Equipment and Trailer	\$1,500	\$1,000	\$1,500	\$1,500	\$2,000
Other Trailers (non-Watercraft)	\$1,500	\$1,000	\$1,500	\$1,500	\$3,000
Credit Cards, Forgery and Counterfeit Money	\$500	N/A	\$1,000	\$2,500	\$10,000
Business Property On/Off Premises	\$2,500/\$1,500	\$1,000/\$200	\$2,500/\$1,500	\$2,500/\$1,500	\$10,000/\$5,000
Liability					
Bodily Injury and Property Damage Liability	Varies	Varies	\$300,000	\$300,000	\$300,000
Medical Payments to Others	Varies	Varies	\$5,000	\$5,000	\$5,000
Personal Injury (e.g., Libel, Slander)	Optional	N/A	Included	Included	Included
Identity Fraud	Optional	Optional	Optional	Optional	Included