

# Selective Personal Lines



## Homeowners Coverage Comparison

| Coverage   | Summit Classic                                | Summit Elite                                  | The Selective Edge <sup>SM</sup>                    |
|--|---|---|---|
| <b>Personal Property Replacement Cost (Coverage C)</b> | Replacement cost included – 75% of coverage A | Replacement cost included – 75% of coverage A | Replacement cost included – 75% of coverage A       |
| <b>Loss of Use Liability (Coverage D)</b>              | Actual loss sustained up to 12 months         | Actual loss sustained up to 18 months         | Actual loss sustained up to 18 months               |
| <b>Liability</b>                                       | \$300,000                                     | \$300,000                                     | \$300,000   |
| <b>Medical Payments</b>                                | \$5,000                                       | \$5,000                                       | \$5,000   |
| <b>Ordinance or Law</b>                                | 25%   | 25%   | 25%   |
| <b>Home Rebuilder</b>                                  | 150%  | 150%  | Guaranteed replacement cost                         |
| <b>Unit Owners Special Personal Property</b>           | Included (HO 06 only)                         | Included (HO 06 only)                         | Included (HO 06 only)                               |
| <b>Credit Cards</b>                                    | \$5,000                                       | \$10,000                                      | \$10,000  |
| <b>Golf Carts*</b>                                     | \$5,000                                       | \$5,000                                       | \$5,000   |
| <b>Theft of Building Materials</b>                     | \$10,000                                      | \$20,000                                      | \$20,000  |
| <b>Wedding Presents</b>                                | \$10,000                                      | \$10,000                                      | \$10,000  |
| <b>Loss Assessment</b>                                 | \$10,000                                      | \$10,000                                      | \$10,000  |
| <b>Reward Coverage</b>                                 | \$1,000                                       | \$1,000                                       | \$1,000   |
| <b>Lock Replacement*</b>                               | \$250   | \$500   | \$500 (expanded to include garage door transmitter) |
| <b>Debris Removal</b>                                  | \$1,000                                       | \$2,500                                       | \$2,500   |
| <b>Personal Injury</b>                                 | Included                                      | Included                                      | Included  |
| <b>Pet Injury (dogs/cats)*</b>                         | -   | -   | \$750   |
| <b>Refrigerated Property*</b>                          | \$500   | \$1,000                                       | \$1,000   |
| <b>Water Backup, Sewer, Drains</b>                     | \$5,000                                       | \$15,000                                      | \$25,000  |
| <b>Non-Building Structures</b>                         | -   | -   | Replacement cost                                    |
| <b>Increased Special Limits</b>                        |   |   |   |
| – Money  | \$1,000                                       | \$1,000                                       | \$1,000   |
| – Securities   | \$5,000                                       | \$5,000                                       | \$5,000   |
| – Business Property (on premises)                      | \$5,000                                       | \$10,000                                      | \$10,000  |
| – Business Property (off premises)                     | -   | \$2,500                                       | \$2,500   |
| – Theft of Firearms                                    | \$5,000                                       | \$5,000                                       | \$5,000   |
| – Theft of Jewelry, Watches, Furs                      | \$10,000 (\$5,000 per item)                   | \$10,000 (\$5,000 per item)                   | \$15,000 (\$5,000 per item)                         |
| – Jewelry (mysterious disappearance)                   | -   | \$10,000 (\$5,000 per item)                   | \$15,000 (\$5,000 per item)                         |
| – Trailers, Watercraft, Equipment                      | \$3,000                                       | \$3,000                                       | \$3,000   |
| <b>Golf Cart Liability</b>                             | Included                                      | Included                                      | Included  |
| <b>Outboard Motor Liability (26-50HP)</b>              | Included                                      | Included                                      | Included  |
| <b>Identity Fraud</b>                                  | -   | Included                                      | Included  |
| <b>Personal Computer</b>                               | -   | \$3,000                                       | \$3,000   |
| <b>Fire Department Service Charge*</b>                 | -   | \$1,000                                       | \$1,000   |
| <b>Witness Expense Reimbursement</b>                   | -   | Included                                      | Included  |
| <b>Civil Authority</b>                                 | 2 weeks                                       | 2 weeks                                       | 4 weeks   |
| <b>Mortgage Extra Expense*</b>                         | -   | Included                                      | Included  |
| <b>Land Restoration*</b>                               | -   | 10% of covered loss                           | 10% of covered loss                                 |
| <b>Cash Out Option</b>                                 | -   | Included                                      | Included  |
| <b>Large Loss Deductible Waiver</b>                    | -   | Included                                      | Included  |

**Note:**

The Selective Edge<sup>SM</sup> eligibility requires auto and home account credit, with the home insured to 100% replacement cost.

\*No deductible applies to this coverage.

©2014 Selective Ins. Group, Inc. (Branchville, NJ). "Selective" insurers include: Selective Ins. Co. of America, Selective Ins. Co. of New England, Selective Ins. Co. of N.Y., Selective Ins. Co. of S.C., Selective Ins. Co. of the Southeast, Selective Way Ins. Co., Selective Cas. Ins. Co., Selective Fire and Cas. Ins. Co and Selective Auto Ins. Co. of N.J. Insurers and products available vary by jurisdiction. Descriptions herein are summaries and not solicitations to buy or offers to sell insurance. Refer to the actual policies for complete details of coverage, exclusions and limitations. Policy issuance is subject to underwriting approval.