

COVERAGE HIGHLIGHTS: PROPERTY COVERAGE	AIU COVERAGE	STANDARD COVERAGE
<b>PROPERTY</b>	Blanket coverage, full replacement cost	Actual Cash Value or Replacement Cost up to specified limit depending on form
<b>COINSURANCE REQUIREMENT</b>	No coinsurance	80%, 90%, or 100% coinsurance or depending on form
<b>EXTENDED PERIOD OF INDEMNITY</b>	180 Days	30 Days
<b>FLOOD/EARTHQUAKE COVERAGE</b>	Included in most areas	Excluded
<b>FIRE FIGHTING MATERIALS OR EXPENSES</b>	\$100,000	\$1,000
<b>OFF PREMISES SERVICES INTERRUPTION</b>	\$100,000	Excluded
<b>WATER DAMAGE (BACK UP OF SEWERS OR DRAINS)</b>	\$100,000	Excluded
<b>ORDINANCE AND LAW COVERAGE</b>	Rich coverage limits for A, B, and C included	Limited coverage