

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