



	CHUBB	AIG	IRONSHORE PC	NAT GEN PREMIER
Dwelling Contract Type	All Risk	All Risk	All Risk	All Risk
Guaranteed Replacement Cost	Yes, capped in some states	Yes, capped in some states	Yes	Yes
Replacement Cost Cash-Out Option	Yes	Yes	Yes	Yes
Waiver of Deductible	Waived on losses greater than \$50,000 with up to \$50,000 deductible selected	Waived on losses greater than \$50,000 with \$25,000 deductible or less when endorsement selected	Waived on losses greater than \$50,000 with up to \$50,000 deductible selected**	Waived on losses greater than \$50,000 with up to \$25,000 deductible selected***
Other Structures	20% of Coverage A, but can be reduced to 5%	20% of Coverage A, but can be reduced to 5%. Once inspected, can be adjusted to match inspection results.	20% of Coverage A, but can be reduced to 0% for a credit except in CT.	10% of Coverage A
Appraisal Service for All Homes	Yes	Yes	Yes	Yes
Windstorm Definition	All wind, high wind, or hurricane. Varies by state.	Hurricane	Windstorm or hail, named storm, hurricane	Named storm
Deductible Options	Up to \$100,000. Higher deductible options available by contract mod.	Up to \$100,000	Up to \$100,000	Up to \$25,000
Vacant Home Deductible	5% of Coverage A	Not Applicable	Not Applicable	Does not write vacant homes
Contents Contract Type	All Risk	All Risk	All Risk	All Risk
Replacement Cost	Yes	Yes	Yes	Yes unless excluded/limited
Minimum Contents Percentage	Can be reduced to 5% or \$0	Can be reduced to 10% or \$0	Can be reduced from 70% of Coverage A to as low as 0%, except in CT where minimum is 40%.	70% of Coverage A can be reduced to 40%
Cash-out Option	Yes	Yes	Yes	Yes
Items of Rarity & Antiquity	Covered up to content's limit	Covered up to content's limit	Covered up to content's limit with a few exceptions (e.g., breakage of fragile items, etc.)	Covered up to content's limit
Earthquake	Included on homes with Deluxe contents	Included	Included	Can be added by endorsement
Breakage of Fragile Articles	Excluded	Coverage up to \$50,000 for crystal, china, porcelains, figurines, statues, sculptures, mirrors, wine bottles, glassware and similar items	Coverage up to \$50,000	Excluded

**Not applicable when special or specifically-listed deductible is shown on the declarations page.

***Not applicable when loss is due to earthquake or wind from a named storm when a Hurricane deductible is shown on the declarations page.

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Extra Coverages				
Loss of Use	Unlimited	Unlimited	Unlimited (Reasonable expenses)	Reasonable Expenses
Debris Removal	Unlimited	Unlimited	Reasonable Expenses	Reasonable Expenses
Rebuilding to Code	Unlimited	Unlimited	Unlimited	100% of dwelling limit
Backup of Sewers and Drains	Unlimited	Coverage up to the policy limit	Up to Coverage A and Coverage C limits, subject to whichever is greater of \$5,000 deductible or deductible shown on Declarations	Up to Coverage A and Coverage C limits
Optional Endorsements				
Primary Flood	Available as a separate policy in Flood Zones B, C and X	Available by endorsement in Flood Zones B, C and X. Not available in FL or LA.	Available by endorsement in X zone only	NFIP available as a separate policy
Excess Flood	Available as a separate policy in Flood Zones A and V	Available as a separate policy in Flood Zones A and V (elevation certificate required)	Available by endorsement	Difference in conditions (DIC) available in IL only
Earthquake Coverage	Available with deductible options of 2% to 25%	Available with deductibles ranging from 5% to 25%	Available with deductibles ranging from 5% to 25%	Available by endorsement with deductibles ranging from 5% to 25% of Coverage A or C
Identity Theft	Coverage up to \$50,000 included in contract	Optional coverage up to \$100,000 available via endorsement	Coverage up to \$100,000 included in contract	Coverage up to \$25,000 included in contract
Home Safeguard	Family Protection endorsement available	Household Safeguard endorsement available	Home & Family Security Coverage available by endorsement	Not available
Equipment Breakdowns	Available as a separate policy	Available by endorsement	Up to \$1,000,000 available as an endorsement. Includes \$25,000 service line coverage.	\$50,000 coverage available with \$250 deductible. \$20,000 Service line coverage with \$500 deductible.
Cyber Coverage	Some cyber coverage in the policy. Enhanced cyber coverage available by endorsement in some states.	Available by endorsement in some states	Coming soon. Not available at this time.	Not available