

HO-3 Coverage Comparison

Cross Sold - Member's Best

Property Coverage	Cross - Sold	Member's Best
Blanket Protection Option at Time of Loss	Not Available ₁	Not Available ₁
Extended Replacement Cost*	Available Endorsement HO M091, 25% of Cov A	Yes Endorsement HO M091, 25% of Cov A
Money, Bank Notes	\$200	\$200
Securities, Accounts	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000
Trailers (not used with Watercraft)	\$1,000	\$1,000
Jewelry, Watches, Furs	\$1,000 (Theft)	\$1,000 (Theft)
Firearms	\$2,000 (Theft)	\$2,000 (Theft)
Silverware	\$5,000 (Theft)	\$5,000 (Theft)
Business Personal Property* On Premises Off Premises	\$2,500 \$250	\$2,500 \$250
Grave markers	\$1,000	\$1,000
Vehicles to Assist Handicapped	15 mph max.	15 mph max.
Golf Carts	Not Available	Not Available
Additional Living Expense for Power Outage	Not Available	Not Available
Water Back-Up and Sump Discharge or Overflow*	Available Endorsement HO M095	Available Endorsement HO M095
Building Additions and Alterations	Not Available	Not Available
Credit Card Coverage	\$1,000	\$1,000
Debris Removal	Add'l. 5% over coverage limit (Fallen trees-\$500)	Add'l. 5% over coverage limit (Fallen trees-\$500)
Pet Injury	Not Available	\$1,000
Single Deductible	Yes	Yes
Fire Department Service Charge ₂	\$500	\$500
Key and Lock Coverage	Not Available	Yes
Land Excavation, Replacement or Stabilization	Not Available	Not Available
Landlord Furnishings	\$500	\$500
Loss Assessment*	\$1,000	\$1,000
Mortgage Benefit Coverage	Not Available	Not Available

Property Coverage	Cross - Sold	Member's Best
Ordinance or Law ₃ *	Available Endorsement HO M277V	Available 10% of Cov A included
Personal Property Coverage Extension	Not Available	Not Available
Property Removed	30 Days	30 Days
Refrigerated Property	\$500	\$500
Reward Coverage	Not Available	Not Available
Trees/Shrubs/Plants	5% of Coverage A (\$500/Plant)	5% of Coverage A (\$500/Plant)
Wage Loss Coverage	Not Available	Not Available
Identity Fraud Expense Coverage	Not Available	\$5,000

Liability Coverage	Cross - Sold	Member's Best
Damage of Property of Others	\$500	\$500
Loss Assessment	\$1,000	\$1,000
Golf Carts On Golf Course On road Designated for Cart Use	Yes Not Available	Yes Not Available
Conveyance Used to Assist Handicapped	15 mph max.	15 mph max.
Watercraft Owned Inboard/10-50 HO and Less Rented Inboard/10-50 HO and Less Owned Outboard Rented Outboard	Not Available Yes 25 HP and Less Yes	Not Available Yes 25 HP and Less Yes
Snowmobiles	Yes Endorsements HO M164	Yes Endorsements HO M164
Claim Expenses	\$50/Day (Loss of Earnings)	\$50/Day (Loss of Earnings)

Auto Coverage	Cross - Sold	Member's Best
Emergency Expenses	\$100	\$500
Limited Car Replacement & GAP	GAP Only	Optional
Lock & Key	\$500	\$1,000
Personal Property	\$500	\$500
Pet Injury	\$500	\$1,000
Single Deductible	Yes	Yes
Towing & Roadside	Optional	Yes

* Additional coverage available for an additional fee

₁ Available with HO-5 only

₂ Not applicable in Arizona

₃ 10% included automatically in Montana

HO-5 Coverage Comparison

Cross Sold - Member's Best



Property Coverage	Cross - Sold	Member's Best
Blanket Loss Settlement Option	Yes	Yes
Blanket Personal Property Coverage	Not Available	Yes (see form limits) MB 5102, \$35,000 limit
Extended Replacement Cost	Yes 50% of Cov A	Yes 50% of Cov A
Money, Bank Notes	\$1,000	\$1,000
Securities, Accounts	\$1,000	\$1,000*
Watercraft	\$2,000	\$35,000 ₁
Trailers (not used with Watercraft)	\$2,000	\$2,000
Jewelry, Watches, Furs	\$5,000 (Theft, losing, misplacing) (\$2,500 limit per article)	\$35,000 ₁ (Theft, losing, misplacing) (\$5,000 limit per article)
Firearms	\$6,000 (Theft, losing, misplacing)	\$35,000 ₁ (Theft, losing, misplacing) (\$6,000 limit per article)
Silverware	\$10,000 (Theft, losing, misplacing)	\$35,000 ₁ (No Special Limit)
Business Personal Property*	On Premises \$5,000 Off Premises \$1,000	\$5,000 \$1,000
Grave markers	No Special Limit	No Special Limit
Vehicles to Assist Handicapped	15 mph max.	15 mph max.
Golf Carts	Yes	Yes
Additional Living Expense for Power Outage	Yes	Yes
Water Back-Up and Sump Discharge or Overflow*	Yes	Yes
Building Additions and Alterations	10% of Coverage C (\$5,000 max.)	10% of Coverage C (\$5,000 max.)
Credit Card Coverage	\$2,500	\$2,500
Debris Removal	Add'l. 10% over coverage limit (Fallen trees-\$1,000)	Add'l. 10% over coverage limit (Fallen trees-\$1,000)
Pet Injury	Not Available	\$1,000
Single Deductible	Yes	Yes
Fire Department Service Charge ₂	\$1,000	\$1,000
Key and Lock Coverage	Yes	Yes
Land Excavation, Replacement or Stabilization	10% of Coverage A & B Loss (\$2,500 max.)	10% of Coverage A & B Loss (\$2,500 max.)
Landlord Furnishings	\$2,500	\$2,500

* Additional coverage available for an additional fee

₁ See contract for per item limit

₂ Not applicable in Arizona

₃ 10% included automatically in Montana

Property Coverage	Cross - Sold	Member's Best
Loss Assessment*	\$5,000	\$5,000
Mortgage Benefit Coverage	Yes	Yes
Ordinance or Law ₃ *	Yes 25% of Cov A	Yes 25% of Cov A
Personal Property Coverage Extension	\$1,000	\$1,000
Property Removed	60 Days	60 Days
Refrigerated Property	\$1,000	\$1,000
Reward Coverage	\$1,000 - \$5,000	\$1,000 - \$5,000
Trees/Shrubs/Plants	5% of Coverage A (\$1,000/Plant)	5% of Coverage A (\$1,000/Plant)
Wage Loss Coverage	Yes	Yes
Identity Fraud Expense Coverage	Yes Endorsements HO 5316, \$5,000 Limit	Yes Endorsements HO 5316, \$7,500 Limit

Liability Coverage	Cross - Sold	Member's Best
Damage of Property of Others	\$1,000	\$1,000
Loss Assessment	\$5,000	\$5,000
Golf Carts On Golf Course On road Designated for Cart Use	Yes Yes	Yes Yes
Conveyance Used to Assist Handicapped	15 mph max.	15 mph max.
Watercraft Owned Inboard/10-50 HO and Less Rented Inboard/10-50 HO and Less Owned Outboard Rented Outboard	Yes Yes 50 HP and Less 50 HP and Less	Yes Yes 50 HP and Less 50 HP and Less
Snowmobiles	Yes Endorsements HO M164	Yes Endorsements HO M164
Claim Expenses	\$100/Day (Loss of Earnings)	\$100/Day (Loss of Earnings)

Auto Coverage	Cross - Sold	Member's Best
Emergency Expenses	\$100	\$500
Limited Car Replacement & GAP	GAP Only	Optional
Lock & Key	\$500	\$1,000
Personal Property	\$500	\$500
Pet Injury	\$500	\$1,000
Single Deductible	Yes	Yes
Towing & Roadside	Optional	Yes