

Features	Special	Deluxe	Elite
Property Location Limit Extends policy limits to 2x your home's value to cover the house, outlying structures and contents, whether the covered damage is repaired or replaced altogether.	Not Applicable	200% of home replacement value Gives you the freedom to allocate your limit as needed for any covered loss, whether the covered damage is repaired or replaced.	200% of home replacement value Gives you the freedom to allocate your limit as needed for any covered loss, whether the covered damage is repaired or replaced.
Additional living expenses reimbursed if home unlivable Such as hotels and restaurant bills if your home is uninhabitable after a covered loss	No specific dollar limit up to 1 year Varies by state	No specific dollar limit up to 1 year Varies by state. Additional to property location limit	No specific time or dollar limit Varies by state. Additional to property location limit
Water backup damage coverage	Optional coverage	Optional coverage	Highest coverage
Coverage of sewer/drain backup and sump pump backup for your home and personal property losses up to your policy limits	Add up to \$30,000 in back up of sewers/drains and sump pump overflow coverage. Included in some states, optional in most.	Add coverage up to 70% of your dwelling replacement value. Included in some states, optional in most.	Included, with an option to add additional coverage if needed. Coverage included varies by state.
Homeowners Association extension Coverage for your share of HOA	\$1,000 of your share \$1,000 of coverage for your share	\$5,000 of your share \$5,000 of coverage for your share	\$50,000 of your share \$50,000 of coverage for your share of
special assessment for a covered loss to common property	of HOA special assessment for a covered loss to common property.	of HOA special assessment for a covered loss to common property.	HOA special assessment, including up to \$10,000 for your share of the association's deductible on a covered loss
Jewelry & fur coverage	\$1,500	\$5,000	\$10,000
Coverage for jewelry and furs - including loss or theft- without the need for special riders or schedules.	Jewelry (loss or theft,etc., no per item limit) and furs; can purchase up to \$2,500.	Jewelry (loss or theft, etc., no per- item limit) and furs.	Jewelry (loss or theft, etc., no per- item limit) and furs.