

Costello and Sons

HOMEOWNERS COMPARISON

Coverage	AIG	Allstate	State Farm	AAA	Farmers
Additional Living Expense	Unlimited	12 months no \$ limit	24 months no \$ limit	20% of dwelling Cov.	24 months no \$ limit
Back up from Sewers/Drains	100% of Dwelling Cov.	excluded	by endorsement	by endorsement	Included
Building Ordinance	100% of Dwelling Cov.	10% of dwelling Cov.	10% of dwelling Cov.	\$25,000	10% of dwelling Cov.
Extended Replacement cost	200%	150%	120%	150%	125%
Fine Arts	Included	Breakage excluded	Breakage excluded	\$10,000/\$5,000 per item	Breakage excluded
Firearms	\$5,000	\$2,000	\$2,500	no limit	\$3,000
Identity Fraud Expenses	by endorsement	\$1,000 per loss	\$1,000	\$1,000	Included
Lock Replacement	Included	by endorsement/\$250 limit	No Coverage	Reasonable Repair	\$500
Mold Coverage	\$10,000	\$5,000	\$5,000	\$10,000	excluded
Money and Coins	\$5,500	\$200	Separate policy	\$500	200
Personal Injury	Included	Included	by endorsement	Included	by endorsement
Replacement Cost Contents	Included	Included	Included	Included	Included
Silverware	\$10,000	\$2,500	\$2,500	\$2,500	\$3,000
Unscheduled Jewelry and Furs	\$5,000	\$2,500	\$1,000	by endorsement	\$5,000