



**Westchester County
Homeowner Insurance
Product Line
Summer 2007**

Advocate Brokerage Corp.
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Company		 Fireman's Fund SM Insurance Company			 The Hanover Insurance Group SM	 Kemper Auto and Home <small>A UNITED FIN. Company</small>
Target Home	\$1,000,000+	\$500,000+	\$1,000,000+	\$250,000- \$1,500,000	\$200,000- \$1,000,000	\$200,000- \$1,000,000
Dwelling Coverage	Unlimited Dwelling Replacement or Cash Option Alternative	Unlimited Dwelling Replacement or Cash Option Alternative	Unlimited Dwelling Replacement or Cash Option Alternative	150% Max Dwelling Replacement Coverage	150% Max Dwelling Replacement Coverage	125% of Blanket Limit
Contents Coverage	40% Required on Contents Open Peril Coverage Replacement Cost Included \$5,000 Jewelry Included	40% Required on Contents Open Peril Coverage Replacement Cost Included \$5,000 Jewelry Included	40% Required on Contents Open Peril Coverage Replacement Cost Included \$5,000 Jewelry Included	Automatic 70% For Contents Open Peril Coverage Replacement Cost Included \$5,000 Jewelry Included	Automatic 75% For Contents Open Peril Coverage Replacement Cost Included \$10,000 Jewelry Included	Included in Blanket Limit Open Peril Coverage Replacement Cost Included \$10,000 Jewelry Included
Personal Liability	Up To \$10,000,000	Up To \$10,000,000	Up To \$10,000,000	Up To \$500,000	Up To \$500,000	Up To \$500,000
Deductible Options	\$500-\$25,000 No Special Wind Deductible	\$500-\$25,000 No Special Wind Deductible	\$1,000-\$25,000 No Special Wind Deductible	\$500-\$5,000 No Special Wind Deductible	\$500-\$5,000 Wind Deductible May Apply	\$500-\$5,000 Wind Deductible May Apply
Extra Coverage (Included At No Additional Charge)	Loss of Use Rebuild to Code \$20,000 Mold Remediation Water Back-Up \$25,000 ID Fraud \$100k Kidnap & Ransom	Loss of Use Rebuild to Code \$25,000 Mold Remediation Water Backup \$25,000 ID Fraud \$10,000 Kidnap & Ransom	Loss of Use Rebuild to Code Mold Remediation Water Backup \$25,000 ID Fraud \$100,000 Kidnap & Ransom	30% Loss of Use 30% Rebuild to Code Mold Remediation Water Backup \$25,000 ID Fraud	50% Loss of Use 30% Rebuild to Code Mold Remediation \$10,000 Water Backup \$25,000 ID Fraud	Loss of Use 15% Rebuild to Code Mold Remediation \$15,000 Water Backup
Additional Available Options For An Additional Premium	Collections Coverage Excess Liability Full Mold Remediation Flood Earthquake	Collections Coverage Excess Liability Full Mold Remediation Flood Earthquake	Collections Coverage Excess Liability Full Mold Remediation Flood Earthquake	Auto/Home Package Discounts Collections Coverage Excess Liability Flood Earthquake	Auto/Home Package Discounts Collections Coverage Excess Liability Flood Earthquake	Auto/Home Package Discounts Collections Coverage Excess Liability Flood Earthquake

The coverage illustration included above has been provided as a brief overview of the included and/or available coverage options. For a thorough review contact our office. If you should choose to purchase a policy, future claims will be determined by the terms, conditions and exclusions set forth in the policy.