

**HO3 – Bear River Ins.**

**HO3 - Sublimity Ins.**

Min., Medical Payment to Others -\$1,000

Min., Medical Payment to Other - \$2,500

Graver Markers - \$5,000

Grave Markers \$2,500

Cov B – **Provides** coverage for Other Structures used to store Business Property – Some exclusions apply

Cov B – **Does not** provide coverage for Other Structures used to store Business Property

Inside Limit – Jewelry, etc. \$1,500

Inside Limit – Jewelry, etc. \$2,500

Loss Assessment - \$1,000

Loss Assessment - \$1,500

**Auto – Bear River Ins.**

**Auto - Sublimity Ins.**

Insures Motorcycles

Not available

You and Your is **not** defined to include “spouse”

You and Your is defined to include “spouse”

Supplementary Payments – other reasonable Travel expenses such as lodging, meals and Transportation incurred at **our request** for Travel beyond 50 miles from **your** residence Because of attendance at hearings or trails

**Does not** limit the number of Travel miles. Provides \$200 a day for Coverage

Liability Exclusion – Using a car without the Permission of **you** or your **spouse** or with Permission **but the use is beyond the scope of permission** of you or your spouse.

Liability Exclusion – Using a vehicle without a reasonable belief that the “insured” is entitled to do so.

Use of Alcohol, Illegal Drugs or Illegal Substances – **Excludes and/or restricts Coverage**

No Exclusion