

Sublimity Insurance

AAIS CONTRACT COMPARISONS

Form 3 to Form 5

General Differences

	<u>FORM 3</u>	<u>FORM 5</u>
Coverage for Dwelling & Other Structures	All Risk	All Risk
Coverage for Contents	Named Peril	All Risk
Personal Property Limitations		
Money, Bank Notes, Gold & Silver	\$ 250	\$ 1,000
Securities, Stamps, Letters, etc.	1,500	2,500
Electronic Devices	1,500	5,000
Watercraft, Furnishings & Trailers	1,500	2,500
Other Trailers	1,500	2,500
Jewelry, Watches, Precious Stones	Theft Only 2,500	Theft, Misplace, Losing 5,000 (Max. \$2,500 per item)
Silverware, Goldware	2,500	10,000
Guns	2,500	5,000
Business Property	2,500 On Premises 250 Off Premises	5,000 On Premises 1,000 Off Premises
Memorabilia, Collections	No Coverage	2,500
<u>Incidental Property Coverages</u>		
Emergency Removal	30 Days	60 Days
Fallen Trees	\$500 Per Occ.	\$1,000 Per Occ.
Ordinance of Law	25% of Cov. A	Policy Limit + 10% of Cov. A & B

Fire Department Fee	\$500	\$1,000
Credit Card Forgery	\$1,500	\$5,000
Grave Markers	\$1,500	\$2,500
Refrigerated Food Spoilage	\$500	\$1,000
Loss Assessment	\$1,500	\$5,000
Lock & Garage Door Transmitter	No Coverage	\$500 per Occ.
Water Damage – Sewer, Drains & Sumps	No Coverage	\$5,000 per Occ.
Land Stabilization	No Coverage	\$1,000 per Occ.
Reward	No Coverage	Up to \$5,000
Mortgage Payment	No Coverage	Up to 12 Payments

Incidental Liability Coverages

Watercraft	Under 25 HP	Under 50 HP
Loss Assessment	No Coverage	\$1,500 Per Occ.