

@Home Program Overview

More Than Just Insurance.



Homeowners – What We Cover

BASE COVERAGE	LIMIT
Minimum / Maximum Cov A	50K / 2 million
Guaranteed Replacement Cost - Dwelling	Unlimited
Replacement Cost Contents	70% of Cov A
MORE COVERAGE	
Home Systems Protection*	100K
Utility Service Line*	25K
Home Sharing (Airbnb, HomeAway)	50K/100K
ID Theft Resolution Service*	Insured and family
Identity Monitoring Service*	Primary insured
ID Fraud Expense Reimbursement	15K
Domestic Partner	2 unrelated
OTHER COVERAGE	
Increased Special Limits of Liability	See page 2
Scheduled Property (jewelry, furs, etc.)	100K max aggregate
Water back-up	5K/10K
Sinkhole	Cov A
Special Personal Property	all perils on contents
Personal Injury	Cov E Liability

*Provided by third party vendor

Ineligible Risks And Conditions

DWELLING FEATURES	ANIMALS
<ul style="list-style-type: none"> • 5 or more units in a single building • 5+ miles from fire station – PPC 10 • Built before 1870 • Vacant or under construction • Farm buildings, mobile homes, unique construction 	<ul style="list-style-type: none"> • Biting or vicious pets • Boarding or breeding of animals • Non-domestic animals (e.g llamas, exotic pets, farm animals)
PROPERTY CONDITIONS	BUSINESSES
<ul style="list-style-type: none"> • Unrepaired damage, poor maintenance, roofs in poor condition • Farming, livestock or grain operations on site • Exterior oil tanks • In-ground pools without fences, • Trampolines without nets, open wells 	<ul style="list-style-type: none"> • Non-incident retail or wholesale on site • Storing of supplies or products for sale • Foot traffic • Fracking or other extraction operations

This document is intended for use in reference and training of only Plymouth Rock employees and employees of Plymouth Rock's appointed agents.

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Renters – What We Cover

BASE COVERAGE	LIMIT
Replacement Cost Contents	250K
MORE COVERAGE	
Home Systems Protection*	100K
Home Sharing (Airbnb, HomeAway)	50K/100K
ID Theft Resolution Service*	Insured and family
Identity Monitoring Service*	Primary insured
ID Fraud Expense Reimbursement	15K
Special Computer Coverage	All perils on contents
Domestic Partner	2 unrelated
OTHER COVERAGE	
Increased Special Limits of Liability	See below
Scheduled Property (jewelry, furs, etc.)	100K max aggregate
Water back-up	5K/10K
Personal Injury	Cov E Liability

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Ineligible Risks And Conditions

Dangerous or biting dogs

Special Limits of Liability (Homeowners & Renters)

Money / Securities	1,000/2,000
Jewelry / Watches /Furs	5,000/1,500 (HO3)/ 1,000 (HO4) per article
Silverware, Goldware , Pewterware	10,000
Firearms	6,000
Electronic Equipment In vehicle / out of vehicle	5,000/5,000
Business Property On/Off Premises	10,000/ 10% of on-premises (up to 1,000)

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