

HOMEOWNERS INSURANCE HO-3

Special Protection Packages Available for Homeowners 3 (HO-3) Policyholders



COVERAGES	THE HARTFORD'S HO-3 POLICY	HO-3 HOME ADVANTAGE	HO-3 HOME ADVANTAGE PLUS
Blanket Valuable Items Coverage (including Firearms)	Optional Coverage	Optional Coverage	Optional Coverage
Credit & Fund Transfer Cards	\$500	\$1,000	\$10,000
Damage to Property of Others	\$1,000	\$1,250	\$1,250
Debris Removal	5% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)	10% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)	10% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)
Disappearing Property Deductible	Not Available	Not Available	Included
Equipment Protection Advantage	Optional Coverage	Optional Coverage	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms	\$2,500 (loss by theft only)	\$2,500 (loss by theft only)	\$2,500 (loss by theft only)
Green Rebuilding	Optional Coverage	Optional Coverage	Optional Coverage
ID Fraud Expense Coverage	Optional Coverage	\$25,000	\$50,000
The Hartford ID Restore	Included	Included	Included
Jewelry & Watches	\$1,500 (loss by theft only)	\$1,500 (loss by theft only)	\$5,000 (loss by theft only)
Land Restoration/Stability	No Coverage	\$10,000	\$10,000
Lifetime Renewability (AARP Members Only)	Included if Cvg A is at least 80% of RC	Included if Cvg A is at least 80% of RC	Included if Cvg A is at least 80% of RC
Lock Replacement	No Coverage	\$500	\$500
Loss Assessment	\$1,000 Section I \$1,000 Section II	\$1,000 Section I \$1,000 Section II	\$10,000 Section I \$10,000 Section II
Loss of Use	20% of Coverage A	25% of Coverage A	30% of Coverage A
Medical Payments to Others	Selected Policy Limit	plus \$4,000	plus \$4,000
Money (includes SMART/stored value cards)	\$200	\$200	\$1,000
Off Premises Power Failure – Loss of Use	No Coverage	Included in the Cvg D limit; 48-hour waiting period, maximum of 7 days	Included in the Cvg D limit; 48-hour waiting period, maximum of 7 days
One Deductible – Auto & Home ¹	Auto Advantage Plus ¹	Auto Advantage Plus ¹	Auto Advantage Plus ¹
Open Peril Contents Coverage	No Coverage	No Coverage	No Coverage
Personal Injury	Optional Coverage	Included in Personal Liability limit	Included in Personal Liability limit
Personal Liability	Selected Policy Limit	plus \$300,000	plus \$300,000
Personal Property Away from Premises Loss Caused by Flood, Earthquake or Landslide	No Coverage	\$1,000	\$1,000
Protector Plus – Large Loss Deductible Waiver	Included	Included	Included
Refrigerated Products	Optional Coverage	\$500	\$2,000
Replacement Cost Contents	Optional Coverage Cvg C Limits 70% of Cvg A	Included Cvg C Limits 75% of Cvg A	Included Cvg C Limits 75% of Cvg A
Replacement Cost Dwelling – Increased Limit	Optional Coverage 1.25 or 1.50 (100% ITV Required)	Optional Coverage 1.25 or 1.50 (100% ITV Required)	Optional Coverage 1.25 or 1.50 (100% ITV Required)
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Included
Reward	No Coverage	\$1,000	\$1,000
Water Backup and Sump Overflow	Optional Coverage	Optional Coverage	Optional Coverage
Watercraft	\$1,500	\$1,500	\$2,500
Watercraft Liability – Outboard HP	25 HP	50 HP	50 HP
Water Damage to Property Rented to Insured	No Coverage	Included in Personal Liability	Included in Personal Liability

Availability of certain coverages and features may vary by state.

¹ One Deductible applies for any Home policy (Home Advantage or not) if Auto policy is also insured with The Hartford and includes the Advantage Plus package coverage.

HOMEOWNERS INSURANCE HO-5

Special Protection Packages Available for Homeowners 5 (HO-5) Policyholders

COVERAGES	THE HARTFORD'S HO-5 POLICY	HO-5 HOME ADVANTAGE	HO-5 HOME ADVANTAGE PLUS
Blanket Valuable Items Coverage (including Firearms)	Optional Coverage	Optional Coverage	Optional Coverage
Credit & Fund Transfer Cards	\$500	\$1,000	\$10,000
Damage to Property of Others	\$1,000	\$1,250	\$1,250
Debris Removal	5% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)	10% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)	10% in Addition to Damaged Property Limit, \$1,000 for trees (up to \$500 per tree)
Disappearing Property Deductible	Not Available	Not Available	Included
Equipment Protection Advantage	Optional Coverage	Optional Coverage	Included
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms	\$2,500 (loss by theft, misplacing or losing)	\$2,500 (loss by theft, misplacing or losing)	\$2,500 (loss by theft, misplacing or losing)
Green Rebuilding	Optional Coverage	Optional Coverage	Optional Coverage
ID Fraud Expense Coverage	Optional Coverage	\$25,000	\$50,000
The Hartford ID Restore	Included	Included	Included
Jewelry & Watches	\$1,500 (loss by theft, misplacing or losing)	\$1,500 (loss by theft, misplacing or losing)	\$5,000 (loss by theft, misplacing or losing)
Land Restoration/Stability	No Coverage	\$10,000	\$10,000
Lifetime Renewability (AARP Members Only)	Included if Cvg A is at least 80% of RC	Included if Cvg A is at least 80% of RC	Included if Cvg A is at least 80% of RC
Lock Replacement	No Coverage	\$500	\$500
Loss Assessment	\$1,000 Section I \$1,000 Section II	\$1,000 Section I \$1,000 Section II	\$10,000 Section I \$10,000 Section II
Loss of Use	30% of Coverage A	30% of Coverage A	30% of Coverage A
Medical Payments to Others	Selected Policy Limit	plus \$4,000	plus \$4,000
Money (includes SMART/stored value cards)	\$200	\$200	\$1,000
Off Premises Power Failure - Loss of Use	No Coverage	Included in the Cvg D limit; 48-hour waiting period, maximum of 7 days	Included in the Cvg D limit; 48-hour waiting period, maximum of 7 days
One Deductible - Auto & Home ¹	Auto Advantage Plus ¹	Auto Advantage Plus ¹	Auto Advantage Plus ¹
Open Peril Contents Coverage	Included	Included	Included
Personal Injury	Optional Coverage	Included in Personal Liability limit	Included in Personal Liability limit
Personal Liability	Selected Policy Limit	plus \$300,000	plus \$300,000
Personal Property Away from Premises Loss Caused by Flood, Earthquake or Landslide	No Coverage	\$1,000	\$1,000
Protector Plus - Large Loss Deductible Waiver	Included	Included	Included
Refrigerated Products	Optional Coverage	\$500	\$2,000
Replacement Cost Contents	Optional Coverage Cvg C Limits 70% of Cvg A	Included Cvg C Limits 75% of Cvg A	Included Cvg C Limits 75% of Cvg A
Replacement Cost Dwelling - Increased Limit	Optional Coverage 1.25 or 1.50 (100% ITV Required)	Optional Coverage 1.25 or 1.50 (100% ITV Required)	Optional Coverage 1.25 or 1.50 (100% ITV Required)
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Included
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Water Backup and Sump Overflow	Optional Coverage	Optional Coverage	Optional Coverage
Watercraft	\$1,500	\$1,500	\$2,500
Watercraft Liability - Outboard HP	25 HP	50 HP	50 HP
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