

COVERAGE HIGHLIGHTS: PROPERTY COVERAGE	AIU COVERAGE	STANDARD COVERAGE
PROPERTY	Blanket coverage, full replacement cost. No margin clause.	Actual Cash Value or Replacement Cost up to specified limit depending on form
COINSURANCE REQUIREMENT	No coinsurance	80%, 90%, or 100% coinsurance or depending on form
EXTENDED PERIOD OF INDEMNITY	180 Days	30 Days
FLOOD/EARTHQUAKE COVERAGE	Included in most areas	Excluded
FIRE FIGHTING MATERIALS OR EXPENSES	\$100,000	\$1,000
OFF PREMISES SERVICES INTERRUPTION	\$100,000	Excluded
WATER DAMAGE (BACK UP OF SEWERS OR DRAINS)	\$100,000	Excluded
ORDINANCE OR LAW COVERAGE	Rich coverage limits for A, B, and C included	Limited coverage