

Coverage Highlights and Comparison

EXECUTIVE HOMEOWNER POLICY® WITH PLUS ENDORSEMENT

| Coverages | Executive | Executive with HR700 |
|--|--|---|
| DWELLING | | |
| Special perils | Yes | No change |
| Replacement cost | Pays up to 100% of Coverage A limit when insured to at least 80% of RC | No change |
| Other structures | 10% of Coverage A | No change |
| CONTENTS | | |
| Special perils | Yes | No change |
| Replacement cost | Optional (HR715) | Includes replacement cost of personal property, 12 months to replace or pays actual cash value |
| Contents limit | 75% of Coverage A | No change |
| Special limits: | | |
| • animals, birds and fish (named peril coverage) | \$150 | No change |
| • guns ¹ | \$2,500 | No change |
| • jewelry and furs ¹ | \$1,500 | \$2,500 |
| • silverware ¹ | \$5,000 (no sublimit in VA) | No change |
| • trailers ² | \$1,500 not used with watercraft | No change |
| • watercraft ² | \$1,500 including trailer | No change |
| LOSS OF USE³ | | |
| Limit of coverage | Actual loss sustained | No change |
| Prohibited use (by order of civil authority) | Up to two weeks | No change |
| DEDUCTIBLE AMOUNTS | | |
| Policy deductible ⁴ | \$1,000 and up | No change |
| Deductible after a large loss | Applies | Waives deductible for losses of \$50,000 ⁵ or more, when the deductible is \$50,000 or less, except in certain states for specific causes of loss ⁶ |

¹ Limit applies only to theft and mysterious disappearance.

² Sublimit within Coverage C.

³ In California, coverage is capped at 1% of Coverage A, up to \$50,000 monthly.

⁴ Deductible may vary by state and cause of loss.

⁵ Waiver applies in California for losses of \$100,000 or more and the deductible is \$100,000 or less.

⁶ Waiver does not apply to losses due to:

- earthquake or wind from a named storm as defined by the policy
- wildfire in California
- windstorm or hail in Iowa and Nebraska

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| OTHER COVERAGES | | |
| Building ordinance or law | 10% included within Coverage A | 100% included within Coverage A |
| Business personal property on/off premises ² | \$2,500 | No change |
| Credit card, counterfeit money, theft, unauthorized use or as defined by written contract. | \$1,000 | \$5,000 |
| Debris removal | Additional 5% of property limit applicable to damaged property | No change |
| Debris removal of the insured's entirely felled tree(s) from the residence premises | \$1,000 (up to \$500 any one tree) caused by windstorm, hail or weight of ice, snow or sleet | No change |
| Debris removal of a neighbor's entirely felled tree(s) from the residence premises | Included within the limits for insured's tree(s) (see above section) when it: <ul style="list-style-type: none"> • damages a covered structure • blocks insured's driveway • blocks handicap access | No change |
| Removal of other debris of trees, shrubs or plants – regardless of who owns any of these – from the residence premises | Not covered | \$500 included within the limits for insured's tree(s) above caused by windstorm, hail or weight of ice, snow or sleet |
| Fungi, wet or dry rot or bacteria: <ul style="list-style-type: none"> • property • liability | \$10,000 (\$20,000 sublimit in NY) \$50,000 (no sublimit in NY) | No change No change |
| Identity theft expense and advocacy services | \$25,000 Optional (HR899) | No change |
| Loss assessment: <ul style="list-style-type: none"> • property • liability | \$1,000 \$1,000 | No change No change |
| Loss to pair or set | Replace part or pay ACV difference | No change |
| Outdoor trees, shrubs, plants or lawns on the residence premises (not covered in California if due to wildfire, smoke, soot or ash) | 5% of Coverage A (up to \$500 any one tree, shrub or plant) covered for named perils | 10% of Coverage A (up to \$1,000 any one tree, shrub or plant) covered for named perils |

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| OTHER COVERAGES (cont'd) | | |
| Refrigerated property coverage | Not covered | \$500 for loss of contents in refrigerator or freezer for power failure or mechanical breakdown. No deductible applies |
| Sudden intrusion by animals | Excludes damage by birds, vermin, rodents, insects, or animals owned by insured | Covers loss caused by birds, squirrels, beavers and groundhogs |
| OPTIONAL COVERAGES | | |
| Enhanced replacement cost | Pays up to 125% (HR904) or 150% (HR904A) of Coverage A limit | No change |
| Guaranteed replacement cost ^{7,8} | Rebuilds the home at current location at the current reconstruction cost | No change |
| Water damage | Adds \$5,000 per occurrence for sump pump failure, hydrostatic pressure, or sewer or drain backups, subject to policy limitations (higher limits available) | No change |

⁷ Coverage not available in all states.

⁸ Rebuilding is required at same location for guaranteed replacement cost, which pays cost to rebuild irrespective of the limit of insurance.



Everything Insurance Should Be®

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