

Premier Package



An excellent option for your most discerning clients, the **Florida Family Premier Package provides all risk coverage** on property and contents, along with increased limits on other popular endorsements.

Available on Primary HO3s:

- Additional 20% of Coverage A
- 75% Coverage C Limit
- Personal Property Replacement Cost Coverage
- Special Personal Property Coverage
- 25% of Coverage A for Ordinance or Law Coverage
- \$10,000 Loss Assessment Coverage
- \$2,000 Tree Debris Removal (no deductible)
- \$2,000 Credit Card, Fund Transfer Card, Forgery & Counterfeit Money (no deductible)
- \$1,000 Fire Department Service Charge (no deductible)
- \$500 Refrigerated Personal Property (\$100 deductible)
- \$500 Lock Replacement (no deductible)
- \$5,000 Jewelry, Watches, Furs, Precious & Semiprecious Stones (\$2,500/item limit)
- \$300 Money, Bank Notes, Gold, etc.
- \$2,500 Securities, Deeds, Letters of Credit, etc.
- \$3,500 Firearms
- \$4,000 Silverware, Pewterware, Tea Sets, etc.
- \$3,000 Business Property on Residence Premises
- \$1,000 Business Property off Residence Premises
- \$5,000 Water Back-Up and Sump Discharge

A FIRE IN YOUR LIVING ROOM DESTROYS YOUR DESIGNER LEATHER COUCH. THE DEPRECIATED VALUE IS \$250, BUT IT WOULD COST \$4,000 TO REPLACE. COVERS FAIR MARKET COST INSTEAD OF ACTUAL COST VALUE.

YOUR AIR CONDITIONER STOPS WORKING WHILE YOU'RE ON VACATION AND CAUSES MOLD TO GROW ON YOUR BELONGINGS, WHICH ISN'T A NAMED PERIL UNDER A STANDARD HO3 POLICY.

WHILE HAVING YOUR ROOF REPAIRED, YOU REALIZE BUILDING CODES HAVE CHANGED AND REQUIRE NEW, MORE EXPENSIVE SHINGLES. COVERS AN ADDITIONAL 25% OF COVERAGE A.

WATER BACKS UP INTO YOUR HOME THROUGH YOUR BATHTUB, WHICH IS CAUSED BY A PLUGGED UP DRAIN ON YOUR PROPERTY. COVERS UP TO \$5,000 IN DAMAGES.

