



"Our Passion is your Advantage"

P.O. Box 20102
 Raleigh, NC 27619-0102
 www.PSAService.com

888.400.4530
 919.235.4530 Phone
 866.889.2956 Fax

HE7-21 Enhanced Policy versus Standard HO3 Homeowners

Coverage Feature	Standard	
	HE7-21	HO-3
Dwelling		
Additional Replacement Cost	Up to 50% of Dwelling Amount	By Endorsement
Other Structures		
As a % of Dwelling	20%	10%
Personal Property		
As a % of Dwelling	70%	50%
Perils Insured Against	Open Peril	Named Perils
Full Replacement Cost Without Depreciation	Included	By Endorsement
Loss Of Use		
Mortgage Expenses	Included	Not Included
Special Limits of Liability		
Money	\$1,000	\$200
Securities	\$5,500	\$1,500
Watercraft	\$2,500	\$1,500
Trailers Not Used w/ Watercraft	\$3,500	\$1,500
Theft of Jewelry and Furs	\$5,500	\$1,500
Theft of Firearms	\$10,000	\$10,000
Theft of Silverware	\$10,000	\$2,500
Business Property at Residence	\$5,000	\$2,500
Away from Residence	\$1,500	\$500
Additional Coverages		
Trees, Shrubs, Plants	5% of Dwelling up to \$2,000. No more than \$1,000 per Tree, Plant or Shrub	5% of Dwelling up to \$1,000. No more than \$1,000 per Tree, Plant or Shrub
Fire Dept Service Charge	\$1,000	\$500
Credit Card Coverage	\$5,000	\$500
Loss Assessment	\$5,000	\$500
Lock Replacement if Keys Stolen	\$500	Not Included
Debris Removal	Trees \$2,000/occurrence - \$1,000/Tree limit. Debris - all reasonable	Trees \$1,000/occurrence, Debris - all reasonable
Reward Coverage	\$2,500	Not Included
Witness Expense	\$250/day lost	Not included
Land Coverage - Replace, Stabilize or Rebuild	\$10,000	Not Included
Water Back-Up of Sewers or Drains	\$20,000	By Endorsement
Liability		
Damage to Property of Others	\$1,500	\$1,000
Personal Injury	Included	By Endorsement

NC