

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

Coverage	The Hartford's HO-3 Policy	Sentinel	Sentinel Silver
Business Property	\$2500 on premises, \$500 off premises	\$2500 on premises, \$500 off premises	\$2500 on premises, \$500 off premises
Claim Expense – Actual Loss of Earnings	\$250 per day	\$250 per day	\$250 per day
Credit & Fund Transfer Cards	\$500	\$1000	\$1000
Damage to Property of Others	\$1000	\$1250	\$1250
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	5% of Coverage A; \$1000 for trees (up to \$500 per tree)
Fire Department Service Charge	\$500	\$1000	\$1000
Firearms	\$2500 (loss by theft only)	\$2500 (loss by theft only)	\$2500 (loss by theft only)
Identity Theft	Optional Coverage	Optional Coverage	Optional Coverage
Jewelry & Watches	\$1500 (loss by theft only)	\$2000 (\$1500 per item)	\$2500 (\$1500 per item)
Land Restoration/Stability	No Coverage	No Coverage	\$10,000
Lock Replacement	Optional Coverage	\$100	\$500
Loss Assessment	\$1000 Section I	\$1000 Section I; \$1000 Section II	\$1000 Section I; \$1000 Section II
Loss of Use	20% of Coverage A	20% of Coverage A*	20% of Coverage A*
Medical Payments to Others	Selected Policy Limit	Plus \$1000	Plus \$1000
Money (includes SMART/stored value cards)	\$200	\$200	\$200
Open Peril Contents Coverage	No Coverage	No Coverage	No Coverage
Personal Injury	Optional Coverage	Included	Included
Personal Liability	Selected Policy Limit	Plus \$300,000	Plus \$300,000
Personal Property Away from Premises Caused by Flood or Collision (including earthquake)	No Coverage	\$1000	\$1000
Refrigerated Products	Optional Coverage	\$500	\$1000
Replacement Cost Contents	Optional Coverage	Optional Coverage	Included (75% of Coverage A)
Replacement Cost Dwelling	Optional Coverage	Optional Coverage	Included
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage	Optional Coverage
Reward	Not Available	Not Available	\$1000 (fire/theft only)
Securities	\$1500	\$1500	\$1500
Silverware	\$2500 (loss by theft only)	\$4000 (loss by theft only)	\$4000 (loss by theft only)
Trailers	\$1500	\$1500	\$1500
Trees, Shrubs and Other Plants	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree	5% of Coverage A; \$500 per tree
Water Back Up and Sump Overflow	Optional Coverage	Optional Coverage	Optional Coverage
Watercraft	\$1500	\$1500	\$1500
Watercraft Liability – Outboard HP	25 HP	50 HP	50 HP

*Includes an off premises power outage that makes residence premises uninhabitable.

Coverages and features may vary by state. Please see your Personal Lines Sales Rep for additional information.



Special Protection Packages Available for Condo Unit-Owner's (HO-6) Policyholders

Coverage	The Hartford's HO-6 Policy	Sentinel Gold Condo
Business Property	\$2500 on premises, \$500 off premises	\$5000 on premises, \$500 off premises
Claim Expense – Actual Loss of Earnings	\$250 per day	\$250 per day
Credit & Fund Transfer Cards	\$500	\$10,000
Damage to Property of Others	\$1000	\$1250
Debris Removal	5% of Coverage A; \$1000 for trees (up to \$500 per tree)	10% of Coverage A; \$1000 for trees (up to \$500 per tree)
Fire Department Service Charge	\$500	\$1000
Firearms	\$2500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Identity Theft	Optional Coverage	Optional Coverage
Jewelry & Watches	\$1500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Lock Replacement	Optional Coverage	\$750
Loss Assessment	\$1000	\$5000
Loss of Use	40% of Coverage C	40% of Coverage C
Medical Payments to Others	Selected Policy Limit	Plus \$1000
Money (includes SMART/stored value cards)	\$200	\$500
Open Peril Contents Coverage	No Coverage	Included
Personal Injury	Optional Coverage	Included
Personal Liability	Selected Policy Limit	Plus \$300,000
Personal Property Away from Premises Caused by Flood or Collision (including earthquake)	No Coverage	\$1000
Refrigerated Products	Optional Coverage	\$1000
Replacement Cost Contents	Optional Coverage	Included
Replacement Cost Dwelling	Not Available	Not Available
Replacement Cost Non-Building Structures	Optional Coverage	Optional Coverage
Reward	Not Available	\$1000
Securities	\$1500	\$5000
Silverware	\$2500 (loss by theft only)	\$5000 (includes mysterious disappearance)
Trailers	\$1500	\$1500
Trees, Shrubs and Other Plants	10% of Coverage C; \$500 per tree	10% of Coverage C; \$500 per tree
Unit Owners Special Coverage A	Optional Coverage	Included
Water Back Up and Sump Overflow	Optional Coverage	Optional Coverage
Watercraft	\$1500	\$1500
Watercraft Liability – Outboard HP	25 HP	50 HP

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