

INTRODUCING THE PLATINUM ENDORSEMENT

Now you can quote and sell more preferred bundles with the new Platinum Endorsement, available exclusively to Platinum partners like you.

With a broader range of coverage options to appeal to a wider range of preferred customers, it reflects our most valuable and competitive homeowners option yet.

For more details, check out the coverage comparison below. Thanks again for your commitment to Platinum!

Coverage Comparison	HOH Base Policy	HomeShield	HomeShield+	Platinum Endorsement
Property Coverages				
Coverage C Limit of Liability (% of Cov A)	Variable	50%	70%	70%
Coverage A and B - Vandalism and Malicious Mischief Exclusion	No coverage if vacant or unoccupied for more than 30 days	No coverage if vacant or unoccupied for more than 30 days	No coverage if vacant or unoccupied for more than 30 days	No coverage if vacant or unoccupied for more than 60 days
Additional Coverages via Endorsement				
Increased Replacement Cost on Dwelling	Not Included	25% of Cov A	50% of Cov A	50% of Cov A
Loss Assessment	\$1,000	\$2,500	\$5,000	\$5,000
Ordinance or Law	Coastal: 0 Non-Coastal: 10% Cov A	Coastal: 0 Non-Coastal: 10% Cov A	25% Cov A	25% Cov A
Personal Injury	Not Included	Included	Included	Included
Personal Property Replacement Cost	Not Included	Included	Included	Included
Special Personal Property	Not Included	Not Included	Included	Included
Water Backup	Not Included	\$5,000	\$10,000	\$10,000
ID Theft Recovery Assistance	Not Included	Not Included	Included	Included

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Coverage Comparison	HOH Base Policy	HomeShield	HomeShield+	Platinum Endorsement
Additional Coverages				
Deductible	Standard Deductible	Standard Deductible	Standard Deductible	Waives first \$500 of deductible for a loss >\$50,000
Debris Removal	Limited Perils; Per tree sublimit w/\$1,000 total limit	Limited Perils; Per tree sublimit w/\$1,000 total limit	Limited Perils; Per tree sublimit w/\$1,000 total limit	Open Perils; Deletes per tree sublimit (\$1,000 total limit)
Trees, Shrubs and Other Plants	Outdoor plants only; \$500 per plant w/ 5% Cov A aggregate	Outdoor plants only; \$500 per plant w/ 5% Cov A aggregate	Outdoor plants only; \$500 per plant w/ 5% Cov A aggregate	Outdoor/Indoor plants; \$1,000 per plant with 5% Cov A aggregate
Fire Department Service Charge	\$500	\$750	\$1,000	\$1,000
Property Removed	Coverage up to 30 days	Coverage up to 30 days	Coverage up to 30 days	Coverage up to 60 days
Collapse	Provides for Cov A & B	Provides for Cov A & B	Provides for Cov A & B	Provides for Cov A, B, & C
Credit Card, Fund Transfer & Forgery	\$1,000	\$2,000	\$3,000	\$5,000
Breakage of Glass	No coverage if vacant 30 days	No coverage if vacant 30 days	No coverage if vacant 30 days	No coverage if vacant 60 days
Grave Markers	Not Included	Not Included	Not Included	\$5,000
Lock Replacement	Not Included	\$250	\$500	\$500
Reward Reimbursement	Not Included	Not Included	Not Included	\$1,000
Data Replacement	Not Included	Not Included	Not Included	\$5,000
Arson Reward	Not Included	Not Included	Not Included	\$1,000
Household Products	Not Included	Not Included	Not Included	5% of Cov A
Kidnap/Ransom Expense	Not Included	Not Included	Not Included	\$50,000/\$5,000
Animal Liability	Not Included	Not Included	Not Included	Included (Prohibited breeds/ animals still excluded)

Coverage Comparison	HOH Base Policy	HomeShield	HomeShield+	Platinum Endorsement
Special Limits				
Cosmetic and aesthetic damage to floors	\$10,000	\$10,000	\$10,000	\$20,000
Money, coins, bank notes, etc.	\$250	\$250	\$500	\$1,000
Securities, accounts, deeds, etc.	\$1,000	\$1,000	\$2,500	\$5,000
Watercraft of all types	\$1,000	\$1,000	\$2,500	\$3,000
Trailers or semitrailers of all types	\$1,000	\$1,000	\$2,500	\$3,000
Theft of jewelry and furs	\$1,000	\$3,000	\$5,000	\$5,000
Electronic apparatus and accessories, while in or upon a "motor vehicle"	\$1,000	\$1,000	\$1,000	Deletes limit
Electronic apparatus and accessories used primarily for "business" while away from the "residence premises"	\$1,000	\$1,000	\$1,000	Deletes limit
Art	\$1,000	\$1,000	\$1,000	5% of Cov A
Collections	\$1,000	\$1,000	\$2,500	2% of Cov A
Bicycles and attached related equipment	\$1,500	\$1,500	\$5,000	Deletes limit
Electronics	\$2,000 per item w/ 10% of Cov C aggregate	\$2,000 per item w/ 10% of Cov C aggregate	Deletes limit	Deletes limit
Theft of firearms and related equipment	\$2,500	\$2,500	\$4,000	\$6,000
Theft of silverware & pewterware	\$2,500	\$2,500	\$4,000	\$6,000
Business property on premises	\$2,500	\$2,500	\$4,000	\$5,000
Business property away from premises	\$250	\$250	\$750	\$1,000
Theft of personal computers	\$2,500	\$2,500	\$2,500	Deletes limit
Theft of tools	\$5,000	\$5,000	\$5,000	5% of Cov A
Any one unscheduled personal property item	Limits to 10% of Cov C	Limits to 10% of Cov C	Deletes limit	Deletes limit
Increased combined limit for securities, jewelry, and silverware kept in a bank	Not Included	Not Included	Not Included	\$50,000 if in a vault

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