STATE AUTO Insurance Companies

Providing you the coverages that best meet your needs with State Auto's *Options Program*

Defender Condominium Policy Includes:

Coverage	Limit of Liability
Personal Property - Coverage C	Replacement Cost Coverage
Unit-Owners - Coverage A - Perils	Open Peril Coverage
Unit-Owners - Coverage A - Additional Limit	25% of Coverage A
Money	$250
Securities	$2,000
Watercraft including trailers	$2,000
Trailers not used with watercraft	$2,000
Jewelry, Watches and Furs - Theft, Misplacing or Losing	$2,000 per item / $3,000 per occurrence
Silverware - Theft, Misplacing or Losing	$3,000 per occurrence
Trees, Shrubs and Other Plants Coverage	$750 maximum per tree, shrub or plant
Fire Department Service Charge	$1,000
Credit Card and Electronic Funds Transfer Card Coverage	$1,000
Loss Assessment Coverage	$5,000
Freezer Contents Coverage due to power outage or mechanical breakdown	$1,000 with only $50 deductible
Lock Replacement Coverage	$250 per loss / $500 per term
Rented Golf Cart	$5,000
Arson, Fraud or Theft Reward Coverage	$1,000
Personal Injury Liability	Included
Waterbed Liability	Included
Owned Outboard Motor Liability 75HP or less	Included
Golf Cart Liability to and from golf course	Included

Plus more!

This summary is designed to highlight the coverage benefits of the Defender Options Endorsement available with HO 0006 policy forms. This brochure is intended for general information purposes only and is not an insurance policy. Coverages described are subject to definitions, limitations and conditions. Read the policy forms and endorsements for details. Eligibility, coverages, discounts, and benefits may vary by state.

Not applicable in North Carolina and Virginia

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