STATE AUTO Insurance Companies

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

Estates Condominium Policy Includes:

Coverage	Limit of Liability
Personal Property - Coverage C	Open Peril Coverage Replacement Cost Coverage
Unit-Owners - Coverage A - Perils	Open Peril Coverage
Unit-Owners - Coverage A - Additional Limit	25% of Coverage A
Loss of Use - Coverage D	No dollar limit for a maximum of 24 months
Money	$1000
Securities	$5,000
Watercraft including trailers	$2,000
Trailers not used with watercraft	$3,000
Jewelry, Watches and Furs - Theft, Misplacing or Losing	$2,500 per item / $5,000 per occurrence
Silverware - Theft, Misplacing or Losing	$10,000 per occurrence
Firearms - Theft, Misplacing or Losing*	$5,000
Business Property on residence premises	$10,000
Vault Coverage - Securities, Jewelry and Silverware	$25,000
Trees, Shrubs and Other Plants Coverage	$1,000 maximum per tree, shrub or plant
Fire Department Service Charge	$1,000
Credit Card and Electronic Funds Transfer Card Coverage	$10,000
Loss Assessment Coverage	$10,000
Damage caused by birds, vermin or rodents	$5,000
Freezer Contents Coverage due to power outage or mechanical breakdown	$1,000 with only $50 deductible
Lock Replacement Coverage	$500 per loss / $1,000 per term
Rented Golf Cart	$5,000
Owned Golf Cart Physical Damage	Actual Cash Value with $500 deductible
Arson, Fraud or Theft Reward Coverage	$1,000
Ordinance or Law Coverage	Increased to 25% of Coverage A
Volunteer Wrongful Acts Coverage	$100,000

(Continued on Reverse Side)

(Continued from Previous Side)

Coverage	Limit of Liability
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 Estates Option 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

** Firearms – Theft, Misplacing or Losing limit for Texas is $10,000*

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