



## COVERAGE COMPARISON

Tower Hill Preferred vs Tower Hill Insurance Exchange Policy Coverages

Your policy coverages will remain substantially the same between your Tower Hill Preferred and Tower Hill Insurance Exchange (THIE) policy. While your replacement THIE policy contains comparable coverages to your existing policy, we have made some coverage changes. **For your specific coverages included, please refer to your Declarations Page.**

For your reference, this Coverage Comparison Chart provides an at-a-glance view of the changes. **Please contact your insurance agent if you have questions about your policy coverages.**

**COVERAGES B & C:** The limits for these two coverages is based on a percentage of Coverage A, which is the limit for your dwelling (building).

	<i>Limit based on percentage of Coverage A</i>		
Description	TH Preferred	TH Insurance Exchange	Notes
<b>Coverage B</b> (Other Structures)	0% / 2% / 5% / 10%	0% / 2% / 5% / 10% / 15% / 20%	Additional % options available
<b>Coverage C</b> (Personal Property)	0% / 25% to 100%	0% / 25% to 75%	If your previous Personal Property limit was more than 75% of Coverage A, it has been reduced to 75% of Coverage A.

**SPECIAL LIMITS OF LIABILITY:** For certain items covered under your insurance policy, there is a maximum limit that will be paid in the event of a covered claim.

Description	TH Preferred	TH Insurance Exchange	Notes
Art glass windows and other works of art (breakable)	No Special Limit	\$1,000 Limit	These coverage limits now apply to your policy.  The unscheduled personal property does not apply, if your policy includes Emerald Coverage or Emerald Deluxe Coverage.
Personal computers		\$2,500 Limit	
Bicycles		\$1,000 Limit	
Electronic equipment		\$2,000 Limit for theft or vandalism	
Tools		\$5,000 Limit	
Unscheduled personal property		5% of Coverage C (Personal Property)	

**ADDITIONAL/OPTIONAL COVERAGES:** Some coverages on your previous policy may have been revised, please refer to the Notes column below for details about your replacement policy changes. To purchase additional coverages which may be available, please contact your insurance agent for assistance.

Description	TH Preferred	TH Insurance Exchange	Notes
Fungi, Wet or Dry Rot, or Bacteria (Property)	<b>Included:</b> \$10,000 / \$20,000 <b>Options:</b> \$25,000 / \$50,000 or \$50,000 / \$50,000	<b>Included:</b> \$10,000 / \$10,000 <b>Options:</b> \$25,000 / \$50,000 or \$50,000 / \$50,000	If your previous policy included \$10,000 / \$20,000, your replacement policy will include \$10,000 / \$10,000.
Screened Enclosure	\$10,000 limitation; coverage available up to \$50,000	Coverage excluded, with option to buy back coverage up to \$50,000	The limit applicable on your policy has not changed.
Loss Assessment	\$1,000 / \$2,000 / \$3,000	\$1,000 / \$2,000 / \$3,000 / \$5,000 / \$10,000	This coverage and limit will transfer to your replacement policy.

**ADDITIONAL/OPTIONAL COVERAGES (continued)**

<b>Description</b>	<b>TH Preferred</b>	<b>TH Insurance Exchange</b>	<b>Notes</b>
Building Additions and Alterations - Other Residence	Available	Not Available	<i>This coverage did not transfer.</i>
Business Pursuits	Available	Not Available	<i>This coverage did not transfer.</i>
Coverage C Increased Special Limits	Available All Special Limits	Available for only these categories: Jewelry, watches, furs Silverware, goldware	<i>Limits for Jewelry and Silverware categories will transfer. Limits for all other types will not be included in offer.</i>
Cyber Coverages	Identity Fraud Expense	Options: Identity Recovery Tower Hill CyberShield Tower Hill CyberShield Plus	<i>If policy included Identity Fraud Expense, then Identity Recovery Coverage is now included.</i>
Dwelling Increased Coverage	Specified Additional Amounts of Coverage A - 25%	Increased Replacement Cost Coverage - 20%	<i>If policy included Specified Additional Amounts, then Increased Replacement Cost Coverage is now included.</i>
Emerald Plus Coverage	Available	Not Available	<i>If policy included Emerald Plus Coverage, then Emerald Coverage is no included.</i>
Emerald Premier Coverage	Not Available	Available, for dwellings \$750,000 or higher	<i>New option</i>
Golf Cart Coverage	Available Property - Scheduled Limit Liability - Optional	Available Option 1 - \$5,000 Property; \$50,000 Liability Option 2 - \$5,000 Property, \$100,000/\$300,000 Liability	<i>If policy included Golf Cart Coverage: Option 1 - without Liability Option 2 - with Liability</i>
Home Computer Coverage	Not Available	Available	<i>New option</i>
Other Insured Locations - Section II Coverage	Available	Not Available	<i>This coverage did not transfer.</i>
Permitted Incidental Occupancies at Another Residence	Available	Not Available	<i>This coverage did not transfer.</i>
Personal Property - Increased Limit - Other Residence	Available	Not Available	<i>This coverage did not transfer.</i>
Residence Employees - Section II Coverage	Available	Not Available	<i>This coverage did not transfer.</i>
Solar Panel - Property Coverage	No exclusion	Excluded with option to buy back	<i>Solar Panel is now excluded.</i>
Special Computer Coverage	Available	Not Available	<i>This coverage did not transfer.</i>
Special Loss Settlement	Available	Not Available	<i>This coverage did not transfer.</i>
Water Backup and Sump Overflow	Available	Available Not Available when Water Damage Exclusion applies	<i>Coverage will transfer, unless Water Damage Exclusion applies.</i>

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**LIABILITY COVERAGES:** Your policy includes certain exclusions and limitations to the Personal Liability coverage.

Description	TH Preferred	TH Insurance Exchange	Notes
Animal Liability	\$25,000 limitation	Excluded Animal Liability Available	<i>This liability exposure is now excluded but can be purchased.</i>
Diving Board and Pool Slide Liability	\$25,000 limitation	Excluded	<i>This liability exposure is now excluded.</i>
Solar Panel - Liability Coverage	No Limitation	\$25,000 Limitation	<i>The limitation now applies, unless you purchase property coverage, and if solar panel stores electricity, a rapid shut-off valve is installed.</i>
Trampoline Liability	\$25,000 limitation	Excluded	<i>This liability exposure is now excluded.</i>
Unusual or Excessive Liability	No additional exclusions	Excluded: skateboard ramp, bicycle ramp, unprotected swimming pool or spa, and tree house.	<i>These liability exposures are now excluded.</i>
Watercraft Liability (not a sailing vessel)	\$25,000 limitation for "personal watercraft"	No coverage for "personal watercraft"	<i>This liability exposure is now excluded.</i>

**POLICY LANGUAGE:** Some policy language within your policy may have changed.

Description	TH Preferred	TH Insurance Exchange	Notes
Loss of Use	100% payment for all losses	Payment for loss during a hurricane occurrence is 80% of the additional expenses	<i>The limitation now applies.</i>
Water Damage Coverage options	Full Water Damage Caused by Water Limitation	Full Water Damage Caused by Water Limitation Water Damage Exclusion	<i>Refer to your Declarations for any water limitation or exclusion applied to the offer.</i>

\*This does not include ALL language differences, see policy forms for full details.