



# HOME GUARD COVERAGE *comparison*

INCLUSIONS	HOME GUARD ELITE	HOME GUARD EXTRA	HOME GUARD
Bibles and religious books	Deductible waived	Deductible waived	Deductible waived
Personal property Replacement Cost	Included	Included	Included
Fire extinguisher recharge	Included	Included	Included
Coverage C—Increase	Increased to 75%	Increased to 75%	Increased to 70%
Limits on certain property increased	Increased	Increased	Not applicable
Policy deductible waived for total losses	Yes	Yes	No
Additional living cost extension	Yes	Yes	No
Special additional amount of insurance	25% of Coverage A	Not applicable	Not applicable
Church sponsored activities on your premises (medical payments coverage only)	Up to \$5,000	Up to \$5,000	Up to \$5,000
Damage to property of others	Increased to \$2,000	Increased to \$2,000	Not applicable
Personal property at church	Deductible is waived	Deductible is waived	Deductible is waived
Identity theft expense	Up to \$5,000	Up to \$5,000	Not applicable
Business property on/off premises limitations	Coverage limits increased to \$2,500 on premises and \$1,000 off	Coverage limits increased to \$2,500 on premises and \$1,000 off	No additional coverage than that shown in the coverage form

## DEFINITIONS

**Replacement Cost:** Replacement cost pays the member the cost of replacing the damaged property without deduction for depreciation, but is limited by the maximum dollar amount indicated on the declarations page of the policy.

**Coverage C:** This covers the contents or personal property of the insured anywhere in the world. Personal property is the property of an insured that is not permanent part of the home's structure, such as furniture, television sets, bikes, clothing, appliances, utensils and tools.

**Coverage A:** This provides coverage for the house and anything attached to the house such as cabinets, carpets, and plumbing.

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This is not a contract. It is intended to give a brief overview of insurance coverage options MAX can provide. It does not describe all of the coverage limitations, exclusions and enhancements. Coverage availability is based on applicable state laws and is subject to change. For specific coverage details, see the actual policy.

\*MAX HOME GUARD COVERAGE PROVIDED BY MUTUAL AID EXCHANGE (MAX)