

*Below are coverages or terms that have changed from the prior ISO program to the new AAIS Dwelling Property program. Note, these are the significant changes. There may be other minor or more subtle changes.*

## New Coverage Form DP 0001 – Basic Form

### Coverage or Terms that are Narrowed

#### Principal Coverages

##### **Coverage B - Private Structures**

The prior DP-1 form automatically provided Coverage B equal to 10% of Coverage A - Dwelling. The new form does not provide any automatic Coverage B.

##### **Coverage D - Additional Living Costs and Fair Rental Value**

The prior DP-1 form automatically provided Coverage D equal to 10% of Coverage A - Dwelling. The new form does not provide any automatic Coverage D.

### Coverage or Terms that are Broadened

#### Incidental Coverages

##### **Debris Removal**

The prior DP-1 form included debris removal in the coverage limit of the damaged property. The new form gives an additional 5% of the coverage limit of the damaged property in a total loss situation.

##### **Emergency Removal**

The prior DP-1 form included this coverage for 5 days. The new form provides this coverage for 30 days.

##### **Fire Department Service Charge**

The prior DP-1 form did not provide this coverage. The new form provides a limit of \$500 of this coverage.

##### **Trees, Plants, Shrubs, or Lawns**

The prior DP-1 form only provided coverage if the items were inside a building. The new form provides coverage for certain perils even if the items are outside a building.

### Coverage or Terms that are Broadened

#### Perils Insured Against

##### **Windstorm or Hail**

The prior DP-1 form excluded damage caused by Windstorm or Hail to awnings and signs. The new form does not exclude damage caused by Windstorm or Hail to awnings and signs.

##### **Vehicles**

The prior DP-1 form excluded damage caused by Vehicles that are operated by an insured or by a resident of the dwelling. The new form does not exclude damage caused by Vehicles operated by an insured or by a resident of the dwelling.

##### **Sudden and Accidental Damage from Smoke**

The prior DP-1 form excluded smoke damage caused by a fireplace. The new form does not exclude smoke damage caused by a fireplace.

##### **Vandalism or Malicious Mischief**

The prior DP-1 form excluded damage caused by Vandalism or Malicious Mischief once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Vandalism or Malicious Mischief once the dwelling has been vacant for 60 consecutive days.

# New Coverage Form DP 0002 – Broad Form

## Coverage or Terms that are Narrowed

None that are significant.

## Coverage or Terms that are Broadened

### Incidental Coverages

#### **Debris Removal**

The prior DP-2 form included debris removal in the coverage limit of the damaged property. The new form gives an additional 5% of the coverage limit of the damaged property in a total loss situation.

#### **Emergency Removal**

The prior DP-2 form included this coverage for 5 days. The new form provides this coverage for 30 days.

#### **Fire Department Service Charge**

The prior DP-2 form did not provide this coverage. The new form provides a limit of \$500 of this coverage.

#### **Glass or Safety Glazing Material**

The prior DP-2 form excluded damage to Glass or Safety Glazing Material once the dwelling had been vacant for 30 consecutive days. The new form excludes damage to Glass or Safety Glazing Material once the dwelling has been vacant for 60 consecutive days.

## Coverage or Terms that are Broadened

### Perils Insured Against

#### **Windstorm or Hail**

The prior DP-2 form excluded damage caused by Windstorm or Hail to awnings and signs. The new form does not exclude damage caused by Windstorm or Hail to awnings and signs.

#### **Sudden and Accidental Damage from Smoke**

The prior DP-2 form excluded smoke damage caused by a fireplace. The new form does not exclude smoke damage caused by a fireplace.

#### **Vandalism or Malicious Mischief**

The prior DP-2 form excluded damage caused by Vandalism or Malicious Mischief once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Vandalism or Malicious Mischief once the dwelling has been vacant for 60 consecutive days.

#### **Damage by Burglars**

The prior DP-2 form excluded damage caused by Burglars once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Burglars once the dwelling has been vacant for 60 consecutive days.

#### **Accidental Discharge or Overflow of Water or Steam**

The prior DP-2 form excluded damage caused by Accidental Discharge or Overflow of Water or Steam caused by continuous or repeated seepage or leakage. The new form excludes damage caused by Accidental Discharge or Overflow of Water or Steam caused by continuous or repeated seepage or leakage only if 1) it occurs over a period of 14 days or more, and 2) the insured could not reasonably have suspected it.

The prior DP-2 form excluded damage caused by Accidental Discharge or Overflow of Water or Steam once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Accidental Discharge or Overflow of Water or Steam once the dwelling has been vacant for 60 consecutive days.

# New Coverage Form DP 0003 – Special Form

## Coverage or Terms that are Narrowed

### Perils Insured Against: Coverage C - Personal Property

#### **Vandalism or Malicious Mischief**

The prior DP-3 form did not exclude damage caused by Vandalism or Malicious Mischief once the dwelling had become vacant. The new form excludes damage caused by Vandalism or Malicious Mischief once the dwelling has been vacant for 60 consecutive days.

#### **Accidental Discharge or Overflow of Water or Steam**

The prior DP-3 form did not exclude damage caused by Accidental Discharge or Overflow of Water or Steam once the dwelling had become vacant. The new form excludes damage caused by Accidental Discharge or Overflow of Water or Steam once the dwelling has been vacant for 60 consecutive days.

## Coverage or Terms that are Broadened

### Incidental Coverages

#### **Debris Removal**

The prior DP-3 form included debris removal in the coverage limit of the damaged property. The new form gives an additional 5% of the coverage limit of the damaged property in a total loss situation.

#### **Emergency Removal**

The prior DP-3 form included this coverage for 5 days. The new form provides this coverage for 30 days.

#### **Fire Department Service Charge**

The prior DP-3 form did not provide this coverage. The new form provides a limit of \$500 of this coverage.

#### **Glass or Safety Glazing Material**

The prior DP-3 form excluded damage to Glass or Safety Glazing Material once the dwelling had been vacant for 30 consecutive days. The new form excludes damage to Glass or Safety Glazing Material once the dwelling has been vacant for 60 consecutive days.

## Coverage or Terms that are Broadened

### Perils Insured Against: Coverage A - Dwelling and Coverage B - Private Structures

#### **Vandalism or Malicious Mischief**

The prior DP-3 form excluded damage caused by Vandalism or Malicious Mischief once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Vandalism or Malicious Mischief once the dwelling has been vacant for 60 consecutive days.

## Coverage or Terms that are Broadened

### Perils Insured Against: Coverage C - Personal Property

#### **Damage by Burglars**

The prior DP-3 form excluded damage caused by Burglars once the dwelling had been vacant for 30 consecutive days. The new form excludes damage caused by Burglars once the dwelling has been vacant for 60 consecutive days.

## Endorsement Changes

### DP 3512 - Earthquake Coverage

The minimum deductible for this coverage is changing from 2% of the Coverage A - Dwelling coverage limit to 5% of the Coverage A - Dwelling coverage limit.

## New Endorsements Available

### DP 3508 - Water Back Up and Sump Overflow or Discharge

Applies to Coverage A – Dwelling and Coverage C – Personal Property (when present on the policy). Only available on Coverage Forms DP 0002 and DP 0003. Also, the Coverage A – Dwelling coverage limit must be at least 80% of the dwelling's full replacement cost for this option to be selected.

### DP 3535 - Limited Theft Coverage

Only applies to theft of personal property that occurs on the premises in a non-owner occupied dwelling. Coverage does not apply to theft caused by tenants, roomers, or boarders. For this endorsement to be available, Coverage C – Personal Property needs to be present on the policy. Also, the coverage limit of the DP 3535 endorsement cannot exceed the coverage limit of Coverage C.