

EXCEED HOMEOWNERS

ENCOVA CHOICEPAK



With Encova ChoicePak, a discount will be applied to a policy when your policyholder selects at least two qualifying optional coverages. The discount will vary based on the policy form and the number of coverages selected. The policyholder only pays for the coverage they want, and the more they add, the more they save.

Refer to the chart below for qualifying coverage options by policy form.

Coverage option	HO 00 03	HO 00 04	HO 00 05	HO 00 06
Equipment breakdown	■	■	■	■
Personal injury	■	■	■	■
Refrigerated property	■	■	■	■
Family cyber protection	■	■	■	■
Family cyber protection premier	■	■	■	■
Limited water backup and sump discharge or overflow	■	■	■	■
Personal property replacement cost loss settlement	■	■	Included*	■
Lock replacement	■		■	■
Mortgage acquisition expense	■		■	■
Ordinance or law - increased amount of coverage	■		■	■
Specified additional amount of insurance - coverage A	■		■	
Buried utility lines	■		■	
Unit-owners coverage A special coverage				■
Unit-owners coverage C special coverage				■
Special personal property		■		
Building additions and alterations - increased limits		■		

*Personal property replacement cost loss settlement does not count toward a qualifying coverage for HO 00 05.