

WISCONSIN INSURANCE PLAN PRODUCT COVERAGES

| FORM | DP 1 (BASIC) | HO 8 (BASIC) |
|--|---|---|
| # of Families | 1-4 Families/Tenant/Condo | 1 or 2 Family |
| INSURANCE TO VALUE REQUIREMENT | NON AND OWNER OCCUPIED INCLUDING SEASONAL | OWNER OCCUPIED ONLY |
| LOSS SETTLEMENT BASIS | ACTUAL CASH VALUE | |
| LIMITS | | |
| COVERAGE A DWELLING \$200,000 MAX | MAXIMUM \$200,000 | |
| COVERAGE B- OTHER STRUCTURES | 10% OF COVERAGE A (REDUCES COVERAGE A LIMITS) | 10% OF COVERAGE A (IN ADDITION TO COVERAGE A LIMITS) |
| COVERAGE C- PERSONAL PROPERTY | OPTIONAL | 50% OF COVERAGE A |
| COVERAGE D- FAIR RENTAL/LOSS OF USE | FAIR RENTAL VALUE- 20% OF COVERAGE A (REDUCES A LIMITS) | LOSS OF USE- 10% OF COVERAGE A (IN ADDITION TO COVERAGE A LIMITS) |
| COVERAGE E- PERSONAL LIABILITY | NONE | \$100,000 |
| COVERAGE F- MEDICAL PAYMENTS | NONE | \$1,000 |
| DEDUCTIBLE OPTIONS | \$250/\$500/\$1,000/\$2,500 | |
| PERILS | | |
| FIRE OR LIGHTING | YES | YES |
| WINDSTORM OR HAIL | INCLUDED UNDER EXTENDED COVERAGE | YES |
| EXPLOSION | | YES |
| RIOT OR CIVIL COMMOTION | | YES |
| AIRCRAFT | | YES |
| VEHICLES | | YES |
| SMOKE | | YES |
| VANDALISM OR MALICIOUS MISCHIEF | | OPTIONAL |
| THEFT | OPTIONAL- \$1,000/\$5,000 MAX | YES- \$1,000/\$5,000 MAX |
| FALLING OBJECTS | NO | NO |
| WEIGHT OF ICE, SNOW OR SLEET | NO | NO |
| FREEZING | NO | NO |
| ARTIFICIALLY GENERATED ELECTRICAL CURRENT | NO | NO |
| COLLAPSE | NO | NO |
| WATER DAMAGE | NO | NO |
| ACCIDENTAL DISCHARGE/OVERFLOW OF WATER | NO | NO |
| SUDDEN AND ACCIDENTAL TEARING APART | NO | NO |
| <i>This information is only a general summary of the coverages offered by the Wisconsin Insurance Plan. Your legal rights as an insured are determined by your insurance policy and the Wisconsin Administrative Code, not this summary.</i> | | |