

	NFIP	Geovera Comprehensive	The Insurance Store	Better Coverage
Values Insured	\$250,000 Building MAX	Single Limit of Liability	By Line	X
	\$100,000 Property MAX			
Deductible	By Line	Computed on Single Limit of Liability	Earthquake: By Line	X
			Flood: \$10,000	X

Coverage	Flood Only	Earthquake Only	EQ, Flood & EQSL

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EARTHQUAKE	NOT Available			
Earthquake Definition Includes			Landslide	X
			Mudflow	X
		Earthquake	Earth Sinking	
		Earthquake	Earth Rising	
		Earthquake	Earth Shifting	
			EQSL	X
One Occurrence		Within 72 hours	Within 72 hours	
Limits & Exclusions		• Masonry such as chimneys, fireplaces	No Limitation	X
		Masonry veneers: limit \$5,000	No Limitation	X
		• Buildings used for business	No Limitation	X
		• Swimming Pools: \$3,000	No Limitation	X
		• Fences: \$3,000	No Limitation	X
		• Retaining Walls	No Limitation	X
		• Walks, driveways, etc. \$3,000	No Limitation	X
		• Art Work: \$3,000	No Limitation	X
		• NOT covered		
		Structures over water (docks, bridges)		
		Underground structures		
		Equipment outside of foundation walls		

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FLOOD				
Flood Definition Includes	Two or more acres under water	NOT Available		
	OR two or more properties		Rising Water	X
	Rapid Accum of Surface Water		Surface Water	X
			Waves	X
			Tidal Waves	X
			Tidal Water	X
			Overflow of Streams	X
			Overflow of Rivers	X
			Overflow of Lakes	X
			Overflow of Ponds	X
	Overflow of Inland or Tidal Waters		Overflow of other bodies of water	X
			Water Spray	X
	Mudflow			
	Erosion of Shoreline			
One Occurrence	From water into or onto property		From water into or onto property	
	to water receding from property		to water receding from property	

NFIP

Geovera Comprehensive

The Insurance Store

Policy does NOT cover	Land		Land
			Power Lines
	Driveways, Pavements, etc.		Driveways, Pavements, etc.
	Money, Deeds, notes etc	Money, Deeds, notes etc	Money, Deeds, notes etc
	Aircraft	Aircraft	Aircraft
	Animals	Animals	Animals
	\$2,500 limit on Jewelry, Stones, Etc		Jewelry, Precious Stones, etc
	\$2,500 limit on Fine Art		Fine Arts
	Motorized Vehicles	Motorized Vehicles	
	Watercraft	Watercraft	
	Trailers	Trailers	
		Property of Roomer or Boarder	
	\$2,500 limit on Business Property	Property used in Business	
	Hot Tubs & Spas		
	Wells, Septic systems		
	Fences, walls, piers, etc.		
	Property NOT in fully enclosed bldg		
	Property that floats away		

Loss of Use	NOT Available	Limited to 12 months	No limit on time	X
			Limit on Dollars	X
		Civil Authority: 2 weeks		

Debris Removal	Included in building amount	Reasonable Costs Included	Included in building amount	
			Limit: \$25,000 or 10% of damage	
Building Ordinance or Law	Limit of \$30,000 (restrictions)	Limit of \$10,000	10% of building value	X

Coverage Not Available			Flood Zones: A, V, Shaded X	
			Certain Zip Codes	

