

MISSISSIPPI - OUTLINE OF COVERAGE AND COMPREHENSIVE POLICY CHECKLIST

The following is an outline of coverage and comprehensive policy checklist of your insurance policy and is for informational purposes only. Mississippi law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits is not included in this checklist, unless otherwise indicated. This checklist does not operate to expand coverage beyond the coverage provided in the policy. If there is a contradiction between this checklist and the policy, the terms of the policy govern.

Policyholders should read their policy thoroughly. Policyholders should review their insurance policy annually with their insurance producer to ensure they are adequately covered.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even answer general questions. By addressing any questions now, you will be more prepared later in the event of a claim. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

To fully understand your insurance policy, you should read all provisions contained therein. If you have questions regarding your policy, please contact your agent. Consumer assistance is available from the Mississippi Insurance Department, Division of Consumer Services, 1-800- 562-2957 or www.mid.ms.gov.

YOUR POLICY TYPE

HOMEOWNERS

Your homeowners insurance policy is a package policy that combines coverage for your property that is destroyed or damaged by various perils, and may provide you certain coverage for liability exposures.

PROPERTY COVERAGES

Coverage type	Limit of Liability	Loss Settlement Basis
Dwelling Structure Coverage	REFER TO DECLARATIONS FOR YOUR COVERAGE AMOUNT	ACV
Other Structure Coverage (Detached from Dwelling)	REFER TO DECLARATIONS FOR YOUR COVERAGE AMOUNT	ACV
Personal Property Coverage	REFER TO DECLARATIONS FOR YOUR COVERAGE AMOUNT	ACV

(Loss Settlement Basis may be amended by endorsement. Please refer to your Policy for details.)

DEDUCTIBLE(S)

Deductible	REFER TO DECLARATIONS FOR YOUR DEDUCTIBLE AMOUNT
Wind/Hail Deductible (if applicable)	IF A WIND HAIL DEDUCTIBLE APPLIES TO YOUR POLICY, THE PERCENTAGE DEDUCTIBLE AMOUNT IS SHOWN ON THE DECLARATIONS

RESIDENCE AND OTHER STRUCTURE COVERAGE

Items marked with a **YES** indicate coverage **IS** included; those marked with a **NO** indicate coverage is **NOT** included. **Special limits and loss settlements exceptions may apply to certain limits. Refer to your Policy for details. If there is a contradiction between this checklist and your Policy, the terms of the Policy govern.**

Coverage	Peril
YES	Fire
YES	Lightning
YES	Explosion
YES	Wind and Hail
NO	Flood
NO	Earthquake
NO	Collapse
NO	Mold
NO	Theft

PERSONAL PROPERTY/CONTENTS COVERAGE

The Limit of Liability, Deductible(s), and Loss Settlement Basis apply to the following Perils Insured Against. Items marked with a **YES** indicate coverage **IS** included; those marked with a **NO** indicate coverage is **NOT** included. **Special limits and loss settlements exceptions may apply to certain limits. Refer to your Policy for details. If there is a contradiction between this checklist and your Policy, the terms of the Policy govern.**

Coverage	Peril
YES	Fire
YES	Lightning
YES	Explosion
YES	Wind and Hail
NO	Flood
NO	Earthquake
NO	Collapse
NO	Mold
YES	Theft

ADDITIONAL COVERAGE

Items below marked **YES** indicate coverage **IS** included; those marked **NO** indicate coverage is **NOT** included. **Special limits and loss settlements exceptions may apply to certain limits. Refer to your Policy for details. If there is a contradiction between this checklist and your Policy, the terms of the Policy govern.**

Coverage	Peril
YES	Debris Removal
NO	Loss Assessment
YOUR DECLARATIONS PAGE INDICATES WHETHER OR NOT THIS COVERAGE IS INCLUDED IN YOUR POLICY	Additional Living Expenses
YOUR DECLARATIONS PAGE INDICATES WHETHER OR NOT THIS COVERAGE IS INCLUDED IN YOUR POLICY	Personal Liability Coverage
YOUR DECLARATIONS PAGE INDICATES WHETHER OR NOT THIS COVERAGE IS INCLUDED IN YOUR POLICY	Medical Payments To Others Coverage
NO	Building, Ordinance, or Law coverage