

Home Coverage Comparison



State Farm

| Company | WEST BEND A MUTUAL INSURANCE COMPANY | State Farm |
|----------------------------|---|--------------|
| Premium | 876 | 844 |
| Deductible | 1,000 | 1,500 |
| Dwelling Coverage | 345,000 | 345,000 |
| Other Structures Coverage | Blanket - \$862K | 34,500 |
| Personal Property Cov. | Blanket - \$862K | 77,000 |
| Loss of Use Coverage | Blanket - \$862K | 54000 |
| Dwelling Replacement Cost | Guaranteed | Yes |
| Extended Replacement Cost | Guaranteed | 20% Extended |
| Other Structure - RC | Yes | Yes |
| Personal Property - RC | Yes | Yes |
| Personal Property - Perils | Special | Broad |
| Personal Liability | \$500,000 | \$100,000 |
| Medical Expenses | \$5,000 | \$1,000 |
| Money | \$500/\$5k Securities | ?? |
| Firearms | \$2,500 | ?? |
| Silverware | \$10,000 | ?? |
| Jewelry | \$10,000 | ?? |
| Freezer Contents | 250/No Ded | ?? |
| Trees & Shrubs | \$1000 per/up to 5% | ?? |
| Home Lock Replacement | Full Cost | ?? |
| Personal Injury | Yes | ?? |
| Fire Dep. Service Charge | Policy Limit | ?? |
| Loss Assessment | \$5,000 | ?? |
| Grave Marker | \$5,000 | ?? |
| Ordinance or Law | 10% Cov A | 10% Cov A |
| Fungi, Rot, or Bacteria | \$50,000 | \$10,000 |
| Property of Others | \$5,000 | ?? |
| Mortgage Extra Expense | Yes | No |
| Identity Protection | Yes | Yes |
| Special Personal Property | Yes | No |
| Water & Sewer Backup | \$5,000 | No |
| Earthquake | No | No |