



PIA SourcePoint

Keeping Members Informed About Critical Issues

Homeowners Comparison Chart



ISO 1991 Edition vs. ISO 2000 Edition



**Professional Insurance Agents
Association
of Pennsylvania, Maryland &
Delaware, Inc.**

5050 Ritter Road

P.O. Box 2023

Mechanicsburg, PA 17055

(717) 795-9100 FAX: (717) 795-8347

Email: pia@piapmd.com Website: www.piapmd.com

© 2001 PIA of Pennsylvania, Maryland & Delaware, Inc.

HOMEOWNERS COMPARISON CHART ISO 1991 EDITION VERSUS ISO 2000 EDITION

The purpose of this chart is to compare the major differences between the 1991 edition and the 2000 edition of the Homeowners policy.

POLICY PROVISION	1991 EDITION	2000 EDITION
DEFINITIONS		
Business	Includes trade, profession or occupation.	<ol style="list-style-type: none"> 1. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or 2. Any other activity engaged in for money or other compensation; except: <ol style="list-style-type: none"> a. One or more activities for which no insured received more than \$2,000 for the 12 months before the beginning of the policy; b. Volunteer activities for which no money is received; c. Home day care services for no compensation; or d. Home day care services to a relative of an insured.
Insured	<ol style="list-style-type: none"> 1. You and residents of your household who are: <ol style="list-style-type: none"> a. Your relatives; or b. Others under the age of 21 and in the care of an insured. 2. For Section II (Liability): <ol style="list-style-type: none"> a. Others legally responsible for animals or covered watercraft owned by an insured, unless person or organization is a business; or b. For covered motor vehicles: <ol style="list-style-type: none"> (1) Employee of an insured; or (2) Others using on an insured location with your consent. 	<ol style="list-style-type: none"> 1. You and residents of your household who are: <ol style="list-style-type: none"> a. Your relatives; or b. Others under the age of 21 and in the care of an insured. 2. A student enrolled in school full time who was a resident of your household before moving out to attend school if under the age of: <ol style="list-style-type: none"> a. 24 and your relative; or b. 21 and in the care of an insured. 3. For Section II (Liability): <ol style="list-style-type: none"> a. Others legally responsible for animals or covered watercraft owned by an insured, unless person or organization is a business; or b. For covered motor vehicles: <ol style="list-style-type: none"> (1) Employee of an insured; or (2) Others using on an insured location with your consent.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

Motor Vehicle	Not applicable.	<ol style="list-style-type: none">1. A self-propelled land or amphibious vehicle; or2. A trailer or semitrailer being carried on, towed by or hitched for towing.
Residence Premises	<ol style="list-style-type: none">1. The one family dwelling where you reside;2. The two family dwelling if you reside in one of the family units; or3. That part of any building where you reside; shown on the Declarations.	<ol style="list-style-type: none">1. The one family dwelling where you reside;2. The two, three or four family dwelling if you reside in one of the family units; or3. That part of any building where you reside; shown on the Declarations.
SECTION I - PROPERTY		
Coverage B - Other Structures	Not covered if: <ol style="list-style-type: none">1. Rented to other than a tenant, except as a private garage; or2. Used for business.	Not covered if: <ol style="list-style-type: none">1. Rented to other than a tenant, except as a private garage; or2. Used for business.3. Used to store business property, unless the property is solely owned by an insured or a tenant and does not include gaseous or liquid fuel, other than in a motor vehicle parked in the structure.
Coverage C - Personal Property	Limited to 10% of the Coverage C limit or \$1,000, whichever is greater, if usually located at another residence premises of an insured. Limitation does not apply at a newly acquired principal residence for 30 days.	Limited to 10% of the Coverage C limit or \$1,000, whichever is greater, if usually located at another residence premises of an insured. Limitation does not apply: <ol style="list-style-type: none">1. If moved from the residence premises because it is being repaired, renovated or rebuilt.2. At a newly acquired principal residence for 30 days.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

**Coverage C -
Personal Property
Special Limits**

1. \$200 for money, bullion, gold, silver, coins and medals.
2. \$1,000 for securities, accounts, deeds, manuscripts, tickets and stamps.
3. \$1,000 for watercraft, including equipment, motors and trailers.
4. \$1,000 for trailers not used with watercraft.
5. \$1,000 for theft of jewelry, watches, furs and precious stones.
6. \$2,000 for theft of firearms.
7. \$2,500 for theft of silverware, goldware and pewterware.
8. \$2,500 for business property on the residence premises.
9. \$250 for business property away from the residence premises.
10. \$1,000 for electronic apparatus designed to be operated by auto power, while in an auto.
11. \$1,000 for electronic apparatus designed to be operated by auto power and used for business, while away from the residence premises.

1. \$200 for money, bullion, gold, silver, coins, medals, scrip, stored value cards and smart cards.
2. \$1,500 for securities, accounts, deeds, manuscripts, tickets and stamps.
3. \$1,500 for watercraft, including equipment, motors and trailers.
4. \$1,500 for trailers not used with watercraft.
5. \$1,500 for theft of jewelry, watches, furs and precious stones.
6. \$2,500 for theft of firearms and related equipment.
7. \$2,500 for theft of silverware, goldware, pewterware and platinumware.
8. \$2,500 for business property on the residence premises.
9. \$500 for business property away from the residence premises.
10. \$1,500 for electronic apparatus designed to be operated by auto power, while in an auto.
11. \$1,500 for electronic apparatus designed to be operated by auto power and used for business, while away from the residence premises.

**Coverage C -
Personal Property
Special Limits**

Business property limitation applies to any property used in any manner for business purposes.

Business property limitation applies to any property used primarily for business purposes.

**Coverage C -
Personal Property
Not Covered**

Motor vehicles, unless not subject to registration and:

1. Used to service an insured's residence; or
2. Designed to assist the handicapped.

Motor vehicles, unless not subject to registration and:

1. Used solely to service an insured's residence; or
2. Designed to assist the handicapped.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

**Additional
Coverages -
Debris Removal**

Pays up to \$500 for removal of fallen trees from the residence premises if:

1. Your trees felled by windstorm, hail, or weight of ice, snow or sleet; or
2. Neighbor's trees felled by a Coverage C peril; and the trees damage a covered structure.

Pays up to \$1,000, subject to a maximum of \$500 for one tree, for removal of fallen trees from the residence premises if:

1. Your trees felled by windstorm, hail, or weight of ice, snow or sleet; or
2. Neighbor's trees felled by a Coverage C peril; and the trees:
 1. Damage a covered structure;
 2. Block a driveway on the residence premises; or
 3. Block a ramp designed to assist the handicapped.

**Additional
Coverages -
Landlord's
Furnishings**

\$2,500 for appliances, carpeting and other household furnishings in an apartment on the residence premises rented to others.

\$2,500 for appliances, carpeting and other household furnishings in each apartment on the residence premises rented to others.

**Additional
Coverages -
Grave Markers**

Not applicable.

Up to \$5,000 for loss caused by a Coverage C peril.

**SECTION I -
PERILS INSURED
AGAINST**

**Vandalism Or
Malicious Mischief**

Does not apply if dwelling has been vacant for 30 consecutive days.

Does not apply if dwelling has been vacant for 60 consecutive days.

**Accidental
Discharge Or
Overflow Of Water**

Covers cost to tear out and replace any part of a building on the residence premises in order to repair the system.

Covers cost to tear out and replace any part of a building or other structure (e.g., driveway or patio) on the residence premises in order to repair the system.

Theft

Excluded for property at another residence of an insured unless the insured is living there. Limitation does not apply to the residence of a student if the student has been there at any time 45 days immediately before the loss.

Excluded for property at another residence of an insured unless the insured is living there. Limitation does not apply to the residence of a student if the student has been there at any time 60 days immediately before the loss.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

Smoke

Covered, except agricultural or industrial.

Covered, except agricultural or industrial. Includes damage caused by the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

**SECTION I -
PROPERTY
EXCLUSIONS**

**Governmental
Action**

Not applicable.

Excludes destruction, confiscation or seizure of covered property by order of any governmental authority. Does not apply to acts of the government or public authority that are taken at the time of a fire to prevent its spread.

**SECTION I -
CONDITIONS**

**Other Insurance
And Service
Agreement**

Pro-rata share if other insurance. No reference is made to service agreements.

1. Pro-rata share if other insurance.
2. Excess over any service agreement.

Suit Against Us

Within one year after the date of loss.

Within two years after the date of loss.

**Loss Payable
Clause**

Not applicable.

If the Declarations shows a loss payee for certain personal property, the loss payee becomes an insured with respect to that property.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

**SECTION II -
LIABILITY
COVERAGES**

**Motor Vehicle
Liability
Exclusion**

Does not apply to:

1. Motor vehicle not subject to registration which is:
 - a. Used to service an insured's residence;
 - b. Designed to assist the handicapped; or
 - c. In dead storage on an insured location.
2. A golf cart used for playing golf on a golf course.

Does not apply to:

1. Motor vehicle which is:
 - a. Used solely to service an insured's residence;
 - b. Designed to assist the handicapped, if it is:
 - (1) Being used to assist the handicapped; or
 - (2) Parked on an insured location; or
 - c. In dead storage on an insured location.
2. A golf cart owned by an insured designed to carry up to 4 persons and cannot exceed 25 miles per hour that is within the legal boundaries of:
 - a. A golfing facility:
 - (1) Playing golf;
 - (2) Traveling from or to parking or storage area; or
 - (3) Crossing public roads on the golf course.
 - b. A private residential community which is subject to the authority of a property owners association and contains an insured's residence.

**Expected Or
Intended Injury
Exclusion**

Excludes bodily injury or property damage expected or intended by an insured.

Excludes bodily injury or property damage expected or intended by an insured, including all resultant injury or damage. However, the exclusion does not apply to bodily injury resulting from the use of reasonable force by an insured to protect persons or property.

**Business
Exclusion**

Applies to all insureds.

Does not apply to an insured under the age of 21 involved in a part-time self-employed business with no employees.

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

**SECTION II -
LIABILITY
ADDITIONAL
COVERAGES**

Claims Expenses	The maximum daily payment for reasonable expenses incurred by an insured is limited to \$50.	The maximum daily payment for reasonable expenses incurred by an insured is limited to \$250.
------------------------	--	---

Damage To Property Of Others	Up to \$500.	Up to \$1,000.
---	--------------	----------------

**HOMEOWNERS
FORMS**

Comprehensive Form (HO-5)	Not applicable.	Included.
--------------------------------------	-----------------	-----------

ENDORSEMENTS

Special Personal Property Coverage (HO 05 24)	Not applicable.	Can be added to the Contents Broad Form (HO-4) to insure personal property on a risk of direct physical loss basis.
--	-----------------	---

Scheduled Personal Property (With Agreed Value Loss Settlement) (HO 04 60)	Not applicable	Endorsement is the same as the Scheduled Personal Property endorsement (HO 04 61), except that the Loss Settlement Condition is agreed value.
---	----------------	---

Landlord's Furnishings (HO 05 46)	Not applicable.	Used to increase the Additional Coverage limit of \$2,500.
--	-----------------	--

**POLICY
PROVISION**

1991 EDITION

2000 EDITION

Additional Insured - Student Living Away From The Residence Premises (HO 05 27) - Not applicable.

Add a student who is a relative, is age 24 or older, is a full-time student, and resided in your household before moving out to attend school.

Other Members Of Your Household (HO 04 58) - Not applicable.

Add any person who is not an insured, guest, residence employee, tenant, roomer or boarder.

Assisted Living Care Coverage (HO 04 59) - Not applicable.

Add a person who is related to an insured and regularly resides in an assisted living care facility.

Residence Held In Trust (HO 05 43) - Not applicable.

Trustee of the trust is shown as the named insured on the policy. Add the grantor or the beneficiary of the trust as an insured with this endorsement.

PIA SourcePoint is a series of special seminars, documents and other resources designed to educate members about issues critical to their success. PIA SourcePoint is a service of PIA of Pennsylvania, Maryland and Delaware. To sign up for any of the PIA SourcePoint forums, visit our website at www.piapmd.com or contact us at 717-795-9100.