

# Homeowners Product Comparison

Texas



FARMERS®

|  | Farmers Next Generation® | State Farm HOW FP-7955.TX | Allstate AFH1 with AFH2 End | Nationwide HO542-A |
|--|--------------------------|---------------------------|-----------------------------|--------------------|
| Dwelling Replacement Cost coverage.  | ✓                        | ✓                         | ✓                           | ✓                  |
| Contents Replacement Cost coverage included.   | ✓                        | ✓                         | ✓                           | ✓                  |
| Personal Liability coverage.   | ✓                        | ✓                         | ✓                           | ✓                  |
| Medical Payment to Others coverage.  | ✓                        | ✓                         | ✓                           | ✓                  |
| Contents covered on a modified open peril basis.                                     | ✓                        |                           |                             |                    |
| Building Ordinance or Law coverage included.   | ✓                        |                           | ✓                           | ✓                  |
| Extended Replacement Cost coverage included.   | ✓                        |                           |                             |                    |
| Theft of jewelry up to \$5,000 included.   | ✓                        |                           | ✓                           |                    |
| Theft of firearms, ammunition and related equipment up to \$3000.                    | ✓                        |                           | ✓                           |                    |
| ALE up to 24 months.   | ✓                        | ✓                         |                             |                    |
| Business Personal Property coverage on premises up to \$5,000.                       | ✓                        |                           |                             |                    |
| Business Personal Property coverage off premises up to \$500.                        | ✓                        |                           |                             |                    |
| Computers, whether business or not, on or off the residence premises, up to \$5,000. | ✓                        |                           |                             |                    |
| Trees for specified perils for up to 5% of dwelling limit; up to \$750 per tree.     | ✓                        |                           |                             |                    |
| Contents at secondary residence up to 15% of Coverage C limit.                       | ✓                        |                           |                             |                    |
| Credit cards, check forgery and counterfeit money up to \$1,500.                     | ✓                        |                           |                             |                    |
| ID Theft Expense coverage included.  | ✓                        |                           |                             |                    |
| Pet Coverage up to \$500 as a result of covered loss on the residence premises.      | ✓                        |                           |                             |                    |
| Power surge coverage up to \$1,000.  | ✓                        | ✓                         | ✓                           |                    |
| Freezer food spoilage up to the contents limit; includes contents in a refrigerator. | ✓                        | ✓                         | ✓                           | ✓                  |
| Motor vehicle parts not attached to, located in or upon any vehicle up to \$2,000.   | ✓                        |                           | ✓                           |                    |
| Watercraft and windsurfers up to \$3,000.  | ✓                        |                           |                             |                    |
| Trailers up to \$1,500.  | ✓                        |                           |                             |                    |
| Valuable papers and stamps up to \$1,500.  | ✓                        |                           |                             |                    |
| Re-keying locks, not just theft, up to \$500.  | ✓                        |                           |                             |                    |
| Fire Dept. Service Charge up to \$750.   | ✓                        |                           |                             |                    |
| Arson, Burglary and VMM Reward coverage.   | ✓                        |                           |                             |                    |
| Lawn equipment while occasionally used off your residence premises.                  | ✓                        | ✓                         |                             |                    |
| Golf carts driven in a private community where the residence premises is located.    | ✓                        |                           |                             |                    |

Coverage comparison information obtained from company and independent sources believed to be reliable as of October 2009. This comparison is limited in scope - not all policy terms and conditions are included in the comparison.

Policy terms and conditions may apply and are subject to change. Please see policy contracts for details.