

INDIANA FAIR PLAN PRODUCT COMPARISONS

FORM	DP 1 (Basic)	DP 2 (Broad)	HO 8 (Basic)	HO 2 (Broad)
INSURANCE TO VALUE REQUIREMENT	NON AND OWNER OCCUPIED		OWNER OCCUPIED ONLY	
LOSS SETTLEMENT BASIS	Actual Cash Value (ACV)			
LIMITS				
COVERAGE A DWELLING \$250,000 MAX	Maximum \$250,000			
COVERAGE B -OTHER STRUCTURES	10% of Coverage A			
COVERAGE C PERSONAL PROPERTY	Optional		50% of Coverage A	
COVERAGE D – LOSS OF USE	Fair Rental Value - 20% of Coverage A (reduces A limits)	Fair Rental Value -20% of Coverage A to include additional living expenses (reduces A limits)	10% of Coverage A (in addition to Coverage A limits)	
COVERAGE E PERSONAL LIABILITY	None	None	\$100,000	
COVERAGE F- MEDICAL PAYMENTS	None	None	\$1000	
DEDUCTIBLE OPTIONS	\$500 /\$1000/\$2500		\$500 /\$1000 /\$2500	
PERILS				
Fire or Lightning	Yes	Yes	Yes	Yes
Windstorm or Hail	Yes	Yes	Yes	Yes
Explosion	Yes	Yes	Yes	Yes
Riot or Civil Commotion	Yes	Yes	Yes	Yes
Aircraft	Yes	Yes	Yes	Yes
Vehicles	Yes	Yes	Yes	Yes
Smoke	Yes	Yes	Yes	Yes
Volcanic Eruption	Yes	Yes	Yes	Yes
Vandalism or Malicious Mischief	Yes	Yes	Yes	Yes
Theft	No	No	Yes	\$1000 Min/\$10,000 Max
Falling Objects	No	Yes	No	Yes
Weight of Ice, Snow or Sleet	No	Yes	No	Yes
Freezing	No	Yes	No	Yes
Artificially Generated Electrical Current	No	Yes	No	Yes
Collapse	No	Yes	No	Yes
Accidental Discharge/Overflow of Water	No	Yes	No	Yes
Sudden and Accidental Tearing Apart	No	Yes	No	Yes
Earthquake	Optional by Endorsement			
Mine Subsidence	Optional by Endorsement			
This information is provided as a general summary of the various types of coverage offered by the Indiana FAIR Plan. Your legal rights as an insured are determined by your insurance policy and by Title 27 of the Indiana Insurance Code .				