

# California New Homeowners Product Comparison

Safeco Insurance™

This quick reference guide is designed to provide a comparison of the current California Homeowners product with the new California Homeowners product. This document does not list all the coverages available under either product. If there is any conflict between the policy(s) and this summary, the provisions of the policy(s) shall prevail.

Safeco Homeowners Policy Program	Current Product			New Homeowners Product		
	Level of Coverage			Good	Better	Best
Program Title	Quality-Plus®	Optimum®	Quality Crest®	Safeco Essential™	Safeco New Quality-Plus™	Safeco Optimum™
Policy Forms	33	33 w/Optimum Endorsement	35	30	30	30
<b>Base Limits of Coverage</b>						
Coverage B - Other Structures	10%	10%	20%	10%	10%	10%
Business Use	Not Covered	Not Covered	Covered	Not Covered	Not Covered	Not Covered
<b>Coverage C - Personal Property</b>						
1-2 Unit	70% (Minimum 50%)	70% (Minimum 50%)	75%	50%	50%	50%
3-4 Unit	35% (Minimum 20%)	35% (Minimum 20%)	35%	50%	50%	50%
Increased Limits Available	Yes	Yes	Yes	Yes	Yes	Yes
Coverage D - Loss of Use	24 Months	24 Months	Reasonable Time	20% Dwelling Limit/ 24 Months	20% Dwelling Limit/ 24 Months	20% Dwelling Limit/ 24 Months
Extension Due to Civil Authority	14 Days	14 Days	14 Days	14 Days	14 Days	14 Days
Section II - Liability Limit (min.)	\$100,000	\$100,000	\$300,000	\$100,000	\$100,000	\$100,000
Section II - Medical Payments to Others (min.)	\$1,000	\$1,000	\$10,000	\$1,000	\$1,000	\$1,000
<b>Deductibles</b>						
\$250	Available	Available	Not Available	Not Available	Not Available	Not Available
\$500, \$750, \$1,000, \$2,500, \$5,000, \$7,500	Available	Available	Available	Available	Available	Available

© 2011 Safeco Insurance Company of America, member of Liberty Mutual Group. All rights reserved. Safeco is a registered trademark of Safeco Corporation. The Safeco logo is a trademark of Liberty Mutual Insurance Company. The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states.



Safeco Homeowners Policy Program	Current Product			New Homeowners Product		
	Level of Coverage			Good	Better	Best
Program Title	Quality-Plus®	Optimum®	Quality Crest®	Safeco Essential™	Safeco New Quality-Plus™	Safeco Optimum™
Policy Forms	33	33 w/Optimum Endorsement	35	30	30	30
\$1,500, \$2,000	Not Available	Not Available	Not Available	Available	Available	Available
\$10,000	Not Available	Not Available	Available	Available	Available	Available
<b>Section I - Property Coverages - Internal Policy Limits</b>						
Motorized Land Vehicles - Disassembled Parts	Not Limited	Not Limited	Not Limited	\$500	\$3,000	\$5,000
Motorized Land Vehicles - Barbie Cars	Not Specifically Excepted	Not Specifically Excepted	Not Specifically Excepted	\$500	\$3,000	\$5,000
Golf Carts	Not Limited	Not Limited	Not Limited	Not Covered	\$7,500	\$7,500
Money	\$250	\$1,000	\$1,000	\$250	\$250	\$1,000
Rare Coins	\$3,000	\$5,000	\$5,000	\$500	\$3,000	\$5,000
Securities	\$1,500	\$5,000	\$5,000	\$500	\$3,000	\$5,000
Watercraft	\$1,500	\$3,000	\$2,000	\$3,000	\$3,000	\$3,000
Trailers	\$1,500	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Theft of Jewelry	\$3,000	\$5,000	\$5,000	\$500	\$3,000	\$5,000
Theft of Silver	\$3,000	\$5,000	\$5,000	\$500	\$3,000	\$5,000
Recreate Electronically Stored Personal Records or Data	N/A	\$5,000	\$5,000	Not Limited	Not Limited	Not Limited
Tapes, Records	\$200	\$500	Not Limited	\$500	\$500	\$500
Theft of Rugs	\$5,000	\$5,000	Not Limited	\$5,000	\$5,000	\$10,000
Grave Markers	\$2,000	\$5,000	\$5,000	\$500	\$3,000	\$5,000
Business Prop on Premises	\$5,000	\$10,000	\$10,000	\$3,000	\$3,000	\$3,000
Business Prop off Premises	\$1,000	\$1,000	\$1,000	\$1,000 sublimit of on premises above	\$1,000 sublimit of on premises above	\$1,000 sublimit of on premises above
<b>Section I - Property Coverages - Additional Policy Coverages</b>						
Extended Dwelling Coverage	Additional 50% of Cov. A Limit	Additional 50% of Cov. A Limit	Additional 100% of Cov. A Limit	Option of 0%, 25% or 50% of Cov. A	Option of 0%, 25% or 50% of Cov. A	Option of 0%, 25% or 50% of Cov. A
Building, Ordinance or Law	Included up to Cov. A	Included up to Cov. A	Included up to Cov. A	10% of Cov. A (optional 20% or 50%)	10% of Cov. A (optional 20% or 50%)	10% of Cov. A (optional 20% or 50%)

Safeco Homeowners Policy Program	Current Product			New Homeowners Product		
	Level of Coverage			Good	Better	Best
Program Title	Quality-Plus®	Optimum®	Quality Crest®	Safeco Essential™	Safeco New Quality-Plus™	Safeco Optimum™
Policy Forms	33	33 w/Optimum Endorsement	35	30	30	30
Debris Removal/Tree Removal/ Per-Tree Limit	5%/\$500/\$500	5%/\$500/\$500	Reasonable Exp./ Reasonable Exp./ \$500	5%/\$500/ \$500	5%/\$1,000/ \$500	5%/\$1,000/ \$500
Tress Felled Not Damaging Cov. Prop	Not Covered	Not Covered	Covered	Not Covered	Not Covered	Covered
Reasonable Repairs	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Trees, Shrubs, Other Plants/Per-Tree	Named Perils 5% Cov. A/\$500	Named Peril 5% Cov. A/\$500	Named Peril 5% Cov. A/\$500	Named Peril 5% Cov. A/\$500	Named Peril 5% Cov. A/\$500	Named Peril 5% Cov. A/\$500
Fire Department Service Charge	\$500	\$5,000	\$1,000	\$500	\$3,000	\$5,000
Land Stabilization	\$5,000	\$10,000	\$10,000	\$5,000	\$5,000	\$10,000
Property Removed	30 Days	30 Days	60 Days	30 Days	30 Days	30 Days
Arson Reward	\$1,000	\$1,000	N/A	\$25,000	\$25,000	\$25,000
Household Products	5% of Cov. A	5% of Cov. A	N/A	5% of Cov. A	5% of Cov. A	5% of Cov. A
Locks	Reasonable Exp./Re-Key Exterior Doors as part of Theft Loss	Reasonable Exp./Re-Key w/Expanded Coverage	\$100/Modify All Entrances as part of Theft Loss	Not Covered	Reasonable Exp./Re-Key Exterior Doors as part of Theft Loss	Reasonable Exp./Re-Key w/Expanded Coverage
Fungi, Wet or Dry Rot	\$10,000	\$10,000		\$5,000	\$10,000	\$10,000
Refrigerator/Freezer Contents	\$500/\$100 Deductible	\$1,000/\$100 Deductible	\$500/\$100 Deductible	Optional	Optional	\$500/\$100 Deductible
Criminal Conviction	N/A	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000
Kidnap/Ransom	N/A	\$50,000	\$50,000	Not Covered	Not Covered	\$50,000
Volunteer America	Optional	Optional	Included	Included	Included	Included
Sewer Backup	Optional	Optional	Included	See <i>Escape of Water... in Optional Coverages</i>		
<b>Section II - Liability Coverages - Additional Policy Coverages</b>						
Claims Expenses - LOE per Day	\$200	Reasonable Exp. up to \$10,000	Reasonable Exp. up to \$10,000	\$200 Per Day	\$250 Per Day	\$500 Per Day
Personal Injury Coverage	Included	Included	Included	Optional	Optional	Optional
Damage to the Property of Others	\$1,000	\$5,000	\$1,000/Increased to \$2,500 if results from Volunteer America	\$500	\$3,000	\$5,000
Vicarious Parental Liability	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Credit Card, Forgery	\$1,000	\$10,000	\$10,000	\$500	\$3,000	\$5,000

Safeco Homeowners Policy Program	Current Product			New Homeowners Product		
	Level of Coverage			Good	Better	Best
Program Title	Quality-Plus®	Optimum®	Quality Crest®	Safeco Essential™	Safeco New Quality-Plus™	Safeco Optimum™
Policy Forms	33	33 w/Optimum Endorsement	35	30	30	30
Loss Assessment Cov.	Optional	\$5,000	\$5,000	\$500	\$3,000	\$5,000
<b>Optional Coverages</b>						
Personal Property Replacement Cost (Old Full Value Contents)	Included	Included	Included	Optional	Optional	Optional
Landlord Furnishings	Optional	Optional	Optional	Optional	Optional	Optional
Equipment Breakdown	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)
ID Recovery Coverage	Optional	Optional	Optional	Optional	Optional	Optional
Special Personal Property	Optional	Included	Included	Optional	Optional	Optional
Theft of Building Materials	Optional	Optional	Included	Optional	Optional	Optional
Escape of Water (Building Plus)				Optional (New!)	Optional (New!)	Optional (New!)
Escape of Water (Bldg/Contents)	Optional	Optional	See Additional Property Coverages Above	Optional	Optional	Optional
Short-Term Vacancy Coverage	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)	Optional (New!)
Outboard Motor Liability	Optional	Optional	Optional	Optional	Optional	Optional
Home Day Care Coverage	Optional	Optional	Optional	Optional	Optional	Optional
Safeco Home Business Package	Optional*	Optional*	Optional*	Optional*	Optional*	Optional*
Valuable Articles Endorsement	Optional**	Optional**	Optional**	Optional**	Optional**	Optional**
Incidental Farming Package	Optional	Optional	Optional	Optional	Optional	Optional

\* Under the current product, business coverages are purchased under stand-alone options, some of which are included in Form 35; under the new program the coverage is available as one comprehensive endorsement.

\*\* Under the current product, only items scheduled could be added to this optional endorsement; additional option was available for unscheduled coverage for jewelry and silverware; Under the new endorsement, scheduled or unscheduled is available, the latter being for selected property only.