

Increase | **Decrease** | No Change

RENTED DWELLINGS		COMPREHENSIVE		FIRE & EXTENDED COVERAGES		FIRE & EXTENDED COVERAGES / NAMED PERILS	
Coverage	Trafalgar	AXA	Trafalgar	AXA	Trafalgar (Fire & Extended Coverages)	AXA (Named Perils)	
Outdoor Trees, Shrubs, Plants & Lawns	5% of Building Limit up to \$1,000 per item	Not available	Not Available	Not Available	Not Available	Not Available	
Building Fixtures and Fittings	Covered	10% Building Limit (optional coverage extension)	10% of Building Limit (optional coverage extension)	10% of Building Limit (optional coverage extension)	10% of Building Limit (optional coverage extension)	10% of Building Limit (optional coverage extension)	
Personal Property	10% of Dwelling Coverage	Optional	Optional	Optional	Optional	Optional	
ADDITIONAL COVERAGES							
Debris Removal	Covered	Covered	Not Available	Covered	Not Available	Covered	
Fair Rental Value	20% of Dwelling Coverage	10% Building Limit (optional coverage extension)	Optional*	10% Building Limit (optional coverage extension)	Optional*	10% Building Limit (optional coverage extension)	
Fire Department charges	No Limit	Not available	Not Available	Not Available	Not Available	Not Available	
Permission to Remove Property	90 days	7 days	Not Available	7 days	Not Available	7 days	
Prohibited Access by Civil Authority	30 days	2 weeks	30 days	2 weeks	30 days	2 weeks	
Tear Out	Covered	Covered	Not Available	Covered	Not Available	Covered	
Vandalism or Malicious Acts by Tenant	Covered if loss in excess of 2 x deductible amount	\$5,000	Covered if loss in excess of 2 x deductible amount	Not available	Covered if loss in excess of 2 x deductible amount	\$5,000	

NOTE: If you had AXA Rented Dwellings Named Perils policy, it will change to a Trafalgar Rented Dwelling Fire & Extended Coverages policy.

* Optional coverage will be added to your new Trafalgar policy.

For complete details, refer to your policy documents or contact Buckley Insurance.