

Increase | Decrease | No Change

TENANTS	COMPREHENSIVE FORM		STANDARD / BROAD FORM	
	Trafalgar	AXA	Trafalgar (Standard)	AXA (Broad)
Damage to Dwelling	\$5,000	\$500	\$1,000	\$500
Franchise Deductible	\$30,000	Not Available	Not Available	Not Available
Outdoors Trees, Shrubs, Plants & Lawns	5% Personal Property up to \$1,000 per item	5% Personal Property up to \$500 per item	5% Personal Property up to \$1,000 per item	5% Personal Property up to \$500 per item
Unit Improvements and Betterments	Personal Property Limit	\$15,000 or 25% of Personal Property	Personal Property Limit	\$1,000 or 10% of Personal Property
Voluntary Medical Payments	\$5,000	\$5,000	\$2,500	\$5,000
<b>COVERAGE C - PERSONAL PROPERTY</b>				
Moving Property to Another Home	90 days	30 days	60 days	30 days
Property of a Student	Personal Property Limit	\$20,000	Personal Property Limit	\$20,000
Personal Property of Parent in Nursing Home	Optional *	\$2,500	Optional	Not Available
Property Stored in a Warehouse	90 days	30 days	30 days	30 days
<b>SPECIAL LIMITS OF INSURANCE - FOR ALL INSURED LOSSES</b>				
Bullion	Personal Property Limit	\$500	Personal Property Limit	\$400
Computer Software	Personal Property Limit	\$5,000	Personal Property Limit	\$2,500
Lawn mowers, snow blowers, garden tractors or other motorized garden equipment	Personal Property Limit	\$5,000	Personal Property Limit	\$5,000
Money or Cash Cards	\$1,000	\$500	\$500	\$400
Utility Trailers	\$1,000	Not Insured	\$1,000	Not Insured
Watercraft, their furnishings, equipment, accessories and motors	\$3,000	\$2,000	\$3,000	\$1,500
<b>SPECIAL LIMITS OF INSURANCE - FOR THEFT LOSSES (unless specified otherwise)</b>				
Coin or Banknote Collections	\$1,000	\$1,000	\$1,000	\$500
Collectable Cards (such as sports personality cards) & Comic books	\$5,000	\$2,000	\$5,000	\$1,000
Compact Discs & Cassette Tapes in Automobile or Watercraft	Personal Property Limit	\$500	Personal Property Limit	\$300
Manuscripts	Personal Property Limit	\$5,000	Personal Property Limit	\$1,000
Silverware, silver-plated ware, goldware, gold-plated ware and pewter ware	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$10,000
<b>COVERAGE D - LOSS OF USE OF YOUR UNIT (AXA - ADDITIONAL LIVING EXPENSE)</b>				
Additional Living Expenses	40%	30%	40%	30%
Fair Rental Value	Not Available	Additional Living Expenses Limit	Not Available	Additional Living Expenses Limit
<b>ADDITIONAL COVERAGES</b>				
Accidental Death Benefits	Not Available	\$1,000	Not Available	\$1,000
Freezer Foods	Personal Property Limit	Personal Property Limit	Personal Property Limit	\$1,000
Lock Repair & Replacement	\$1,000	\$500	\$1,000	\$500
Mass Evacuation	30 days	2 weeks	30 days	2 weeks

NOTE: If you had an AXA Tenants Broad policy, it will change to a Trafalgar Tenants Standard policy.

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

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