

E | H | L

"Solutions you can understand"



## Agency Suggested Minimum Coverage

### Residential Property

Dwelling Insured to Replacement Cost/Value	Inflation Guard Coverage *
Extended Dwelling Coverage 50% *	Ordinance & Law Coverage *
Replacement Cost on Contents	Loss Assessment \$50,000 (Home & Condo Association)
Personal Liability \$500,000	Back up of Sewers & Drains *
Loss of Use	Identity Theft Coverage - Proactive/Reactive
Scheduled Personal/Valuable Property	In Home Business Exposure

### Personal Automobile

Liability \$500,000 Combined Single Limit or Split Limits of \$500,000 per person up to \$500,000 per accident and \$100,000 Property Damage Per Occurrence	Loss of Use/Rental Reimbursement
Uninsured/Underinsured Motorist Coverage Matching Liability limits	Loan/Lease Coverage on New Purchase *
Personal Injury Protection \$10,000 Higher Limits are available	OEM Parts/Original Manufacturer Parts *
Towing *	Special Equipment Coverage *

### Watercraft/Recreational Vehicles

Liability Matching Primary Auto/Home Limit

### Umbrella/Excess Personal Liability

Liability \$1,000,000 minimum  
Review potential exposure with Personal Insurance Risk Advisor

### Miscellaneous

Earthquake	Life Insurance - Income Replacement
Flood	

*\*Subject to carrier availability*

**Contact an EHL Personal Insurance Risk Advisor to  
Learn more about getting you the right coverage.**

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