

**WISCONSIN INSURANCE PLAN
PRODUCT COVERAGES**

	COMMERCIAL	DWELLING	HOMEOWNERS
FORM	CP 00 99 (STANDARD)	DP 00 01 (BASIC)	HO 00 08 (BASIC)
# OF FAMILIES	NA	1-4	1-2
OCCUPANCY	COMMERCIAL VENTURE OPERATING IN BUILDING ON A DAILY BASIS & ACTIVE REHABILITATIONS	NON OWNER & OWNER OCCUPIED INCLUDING SEASONAL & ACTIVE REHABILITATIONS	OWNER OCCUPIED ONLY
LOSS SETTLEMENT BASIS	ACTUAL CASH VALUE		
LIMITS			
COVERAGE A- DWELLING	\$500,000 COMBINED COVERAGE A & COVERAGE C	MAXIMUM \$200,000	
COVERAGE B- OTHER STRUCTURES	NA	10% OF COVERAGE A (REDUCES COVERAGE A LIMITS)	10% OF COVERAGE A (IN ADDITION TO COVERAGE A LIMITS)
COVERAGE C- PERSONAL PROPERTY	\$500,000 COMBINED COVERAGE A & COVERAGE C	OPTIONAL	50% OF COVERAGE A
COVERAGE D- FAIR RENTAL/LOSS OF USE	NONE	FAIR RENTAL VALUE- 20% OF COVERAGE A (REDUCES COVERAGE A LIMITS)	LOSS OF USE- 10% OF COVERAGE A (IN ADDITION TO COVERAGE A LIMITS)
COVERAGE E- PERSONAL LIABILITY	NONE	NONE	\$100,000
COVERAGE F- MEDICAL PAYMENTS	NONE	NONE	\$1,000
DEDUCTIBLE OPTIONS	\$500/\$1000/\$2500/\$5000	\$250/\$500/\$1,000/\$2,500	
PERILS			
FIRE OR LIGHTING	YES	YES	YES
WINDSTORM OR HAIL	INCLUDED UNDER EXTENDED COVERAGE	INCLUDED UNDER EXTENDED COVERAGE	YES
EXPLOSION			YES
RIOT OR CIVIL COMMOTION			YES
AIRCRAFT			YES
VEHICLES			YES
SMOKE			YES
VANDALISM OR MALICIOUS MISCHIEF			OPTIONAL
THEFT	NONE	OPTIONAL- \$1,000-\$5,000 MUST HAVE PERSONAL PROPERTY COVERAGE	\$1,000 INCLUDED UP TO \$5,000 W/ ADDITIONAL PREMIUM
FALLING OBJECTS	NO	NO	NO
WEIGHT OF ICE, SNOW OR SLEET	NO	NO	NO
FREEZING	NO	NO	NO
ARTIFICIALLY GENERATED ELECTRICAL CURRENT	NO	NO	NO
COLLAPSE	NO	NO	NO
WATER DAMAGE	NO	NO	NO
ACCIDENTAL DISCHARGE/OVERFLOW OF WATER	NO	NO	NO
SUDDEN AND ACCIDENTAL TEARING APART	NO	NO	NO
<i>This information is only a general summary of the coverages offered by the Wisconsin Insurance Plan. Your legal rights as an insured are determined by your insurance policy and the Wisconsin Administrative Code, not this summary.</i>			