



**Bunker Hill Insurance Company**

**See how Bunker Hill's package endorsement measures up, then  
make THE SMART CHOICE.**

**The Smart Choice Endorsement**

**The Smart Choice Endorsement vs. Standard HO-3, HO-4, and HO-6**

<u>Property Coverages</u>	<u>Bunker Hill's Smart Choice Endorsement</u>	<u>ISO-HO-3, -4, -6 edition 4/91</u>
<b>Increased Special Limits of Liability</b>		
Money	500	200
Securities	3,000	1,000
Watercraft	2,500	1,000
Trailers	2,500	1,000
Jewelry, Watches, Furs, etc	5,000/2,000 per item	1,000
Firearms	5,000	2,000
Silverware	5,000	2,500
Business Property-on Premises	5,000	2,500
Business Property-off Premises	500	250
Electronic Appar in or upon...	2,000	1,000
Electronic Appar NOT in or...	2,000	1,000
Tree/Debris removal	*500	500
	<b>*no need to hit a covered structure</b>	
Fire Department Service Charge	1,000	500
Credit Card	5,000	500
Personal Records Coverage	5,000	N/A
Loss Assessment	5,000	1000
Refrigerated Products	500	N/A
Reward Coverage	500	N/A
Lock Replacement	500	N/A
Ordinance or Law	15% of Coverage A limit	10% of Coverage A limit
<b><u>Liability Coverages</u></b>		
Personal Injury	Included	N/A
Incidental Biz Activities of Minors	Included	N/A
Daily Claims Expenses	\$125/day	\$50/day
Damage to Property of Others	1,000	500
Coverage F-Medical Payments	increased by 1,000	stated amount on DEC
Watercraft Liability Extension	PB up to 50 HP	PB up to 25HP
	<b>\$37</b>	

Updated 10/2011

This is not a contract. The actual coverages, limits, terms, conditions, and exclusions that apply in any particular case are set forth in the applicable insurance policy together with any endorsements.