

Calculating Single Limit by GeoVera

Full Policy



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Start with Coverage A*



x1.2

Account for Demand Surge



x1.717

Account for Personal Property, Other Structures, & Loss of Use

Sample with Coverage A = \$500,000

$\$500,000 \times 1.2 = \$600,000 \times 1.717 = \$1,030,000$ Single Limit Value^

Standard Policy



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Start with Coverage A*



x1.2

Account for Demand Surge



+\$6,500

Account for Personal Property (+\$5,000) & Loss of Use (+\$1,500)

Sample with Coverage A = \$500,000

$\$500,000 \times 1.2 = \$600,000 + \$6,500 = \$607,000$ Single Limit Value^

* Start with greater of Homeowners Coverage A OR Replacement Cost
 ^ Rounded to the nearest \$1,000