

Residential Property Not Covered Reference Guide								
The referenced guide should be used for informational purposes to assist in identifying non-covered property and does not provide a full list of available policies, and / or a complete outline of property not covered under the policy. Please refer to the policy in force or any applicable endorsements for the exact coverage description and application.								
Policy Description	Homeowners		Dwelling		Mobile Home		Wind	
	Coverage A	Coverage B	Coverage A	Coverage B	Coverage A	Coverage B	Coverage A	Coverage B
Land and awnings	HO3 08 18 HO3 02 19 HO3 02 20 HO4 02 19 HO4 02 20 HO6 02 19 HO6 02 20 HO8 02 19 HO8 02 20	HO3 08 18 HO3 02 19 HO3 02 20 HO3 02 20 HO8 02 19 HO8 02 20	DP1 02 19 DP1 02 20 DP3 08 18 DP3 02 19 DP3 02 20	DP1 02 19 DP1 02 20 DP3 08 18 DP3 02 19 DP3 02 20	MDP1 02 19 MDP1 02 20 MHO3 02 19 MHO3 02 20 MHO4 02 20	MDP1 02 19 MDP1 02 20 MHO3 02 19 MHO3 02 20	DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 HW6 02 19 HW6 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20	DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 HW2 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20
Bridges, trestles, catwalks, dune walks, boardwalks, driveways, courts, pads, roadways, paved or graveled surfaces (decks, walkways & patios are covered if attached to dwelling and provide egress - Coverage A)							DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 HW6 02 19 HW6 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20	DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 HW2 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20
Amusement equipment, fountains, lawn sprinkler systems, pilings, piers, seawalls, boathouses, retaining walls, structures used for farming or commercial, radio or satellite antennae, dishes, plumbing or lift pumps in the open, etc.								DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20
Carports, patios, porches, pool enclosures, open to the weather with roof of: aluminum, one or more fiberglass panels, plastic, vinyl, fabric, screening	HO3 08 18 HO3 02 19 HO3 02 20 HO4 02 19 HO4 02 20 HO6 02 19 HO6 02 20 HO8 02 19 HO8 02 20	HO3 08 18 HO3 02 19 HO3 02 20 HO8 02 19 HO8 02 20	DP1 02 19 DP1 02 20 DP3 08 18 DP3 02 19 DP3 02 20	DP1 02 19 DP1 02 20 DP3 08 18 DP3 02 19 DP3 02 20		MDP1 02 19 MDP1 02 20 MHO3 02 19 MHO3 02 20	DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 HW6 02 19 HW6 02 20	DW2 02 19 DW2 02 20 HW2 02 19 HW2 02 20 MD1 02 19 MD1 02 20 MD1 02 20 MW2 02 19 MW2 02 20

[Click here to reference multi-peril policies prior to 2018.](#)

[Click here to reference wind-only policies prior to 2019.](#)