



Blanketed Personal Property Coverage

What is blanketed personal property coverage?

Most home insurance policies have specific limits of coverage designated as

Example	Limits	
A - Dwelling or your home	\$400,000	
B - Other Structures	\$ 60,000	15% of A*
C - Personal Property	\$280,000	70% of A*
D - Loss of use	\$160,000	40% of A*
E - Personal Liability	\$500,000	
F - Medical Payments	\$ 5,000	

Suppose your garage is attached to your home. It then is NOT considered another “detached” structure and your other structures needs are minor, “not \$60,000”

If the personal property limit shown is not enough to cover your loss, blanketed insurance allows you to borrow from another limit if that limit has not been fully paid out. Sometimes coverages A, B, C and D are combined into one blanket limit to be shared where needed. Which limits are blanketed can be different in each policy. If you have blanket limits on your home insurance policy and they are not clear to you as to which apply, please discuss with your company or agent.

*These percentages vary. Better policies have higher percentages built in. Each can always be individually increased if needed.