

STAND INSURANCE · COVERAGE COMPARISON

Why Stand’s HO-5 is the gold standard.

When disaster strikes, the fine print matters. Here’s how Stand’s High Value HO-5 stacks up against a standard HO-3 and the California FAIR Plan — row by row, in plain English.

<p style="text-align: center; background-color: #f4a460; color: white; border-radius: 10px; padding: 5px;">RECOMMENDED</p> <p>Stand’s HO-5 High-value, all-risk protection built for wildfire-exposed homes.</p>	<p>Typical HO-3 The mass-market homeowner policy. Broader on the home, narrower on belongings.</p>	<p>CA FAIR Plan California’s insurer-of-last-resort. Fire-first, with hard caps and many exclusions.</p>
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ROW BY ROW

What you get, what you don’t.

CATEGORY	Stand’s HO-5	Typical HO-3	CA FAIR Plan
<p>What’s covered The fundamental scope of the policy — does it cover anything that isn’t excluded, or only the perils it lists by name?</p>	<p>All-risk protection. Everything is covered unless it’s specifically excluded. Applies to both your home and your belongings.</p>	<p>Covers your home broadly, but only protects belongings for a limited list of “named perils.”</p>	<p>Basic Coverage covers fire, lightning, smoke, internal explosion, and limited optional endorsements (e.g., wind, vandalism, hail).</p>
<p>Your home (Dwelling) How the policy pays out to rebuild the structure of your home after a covered loss.</p>	<p>Full replacement cost. Extended Replacement Cost available by endorsement.</p>	<p>Replacement cost coverage on the structure, though some carriers default to actual cash value unless replacement cost is added. Depreciation can reduce payout if the replacement-cost endorsement is not purchased.</p>	<p>Covers the structure only. No land, no stabilization. \$3M maximum limit.</p>

CATEGORY	Stand's HO-5	Typical HO-3	CA FAIR Plan
<p>Other structures</p> <p>Detached garages, fences, sheds, pool houses, landscaping — anything on the lot that isn't the main home.</p>	<p>Broadest coverage.</p> <p>Detached-structures coverage available for up to 100% of Coverage A. 5% of limit of liability for landscaping, up to \$1,000 per plant, tree, or shrub.</p>	<p>Detached structures capped at 10% of home coverage. Limited uses.</p>	<p>Detached structures capped at 10% of home coverage. Rental and business use excluded.</p>
<p>Personal property</p> <p>Belongings inside (and sometimes outside) the home — furniture, electronics, clothing, valuables, and so on.</p>	<p>Worldwide coverage at replacement cost.</p> <p>Higher limits for valuables like jewelry, watches, and rugs. Guest and business property included.</p>	<p>Lower limits, actual cash value unless you pay extra. Weak protection for valuables.</p>	<p>Very restrictive. No coverage for many categories of valuables. Business and guest property excluded.</p>
<p>Loss of use</p> <p>Where you stay — and what it costs — when your home is uninhabitable while it's being repaired.</p>	<p>Additional living expense and loss of rent.</p> <p>Covered if your home is uninhabitable. Includes Civil Authority Evacuation (30 days).</p>	<p>Some living expenses covered, but capped and varies.</p>	<p>Only "Fair Rental Value" (10% of home coverage). No living-expense coverage.</p>
<p>Extra protections</p> <p>The built-in extras that don't require a separate endorsement — the small print that adds up after a real loss.</p>	<p>Extensive built-in extras.</p> <p>100% sewage and water backup, 5% debris removal, landscaping, refrigerated property, fungi remediation, data protection, \$15K business property, and \$500 lock replacement.</p>	<p>Some extras, but often requires endorsements.</p>	<p>Very limited — e.g., debris removal, fire-department charges, basic repairs.</p>

CATEGORY	Stand's HO-5	Typical HO-3	CA FAIR Plan
<p>Exclusions</p> <p>What the policy explicitly will not pay for — and how much room there is to negotiate around it.</p>	<p>Standard exclusions, fewer gaps.</p> <p>Carve-outs for fire, theft, and fungi when caused by covered events.</p>	<p>Many exclusions. You often have to buy extra endorsements.</p>	<p>Broad, absolute exclusions. No flexibility. No liability coverage offered under FAIR — must be purchased separately via a Difference-in-Conditions (DIC) policy.</p>
<p>Policy conditions</p> <p>The terms attached to a claim — coinsurance penalties, valuation rules, and what you have to prove to get paid.</p>	<p>Designed for protection, not loopholes.</p> <p>Inflation guard, stronger replacement-cost terms, wildfire resilience benefits. No co-insurance penalty.</p>	<p>More restrictive. Coverage may be denied if conditions aren't met. Policy may or may not have a co-insurance clause.</p>	<p>Strict terms. No replacement cost unless you pay extra. If the property is insured for less than 80% of its replacement cost, the FAIR Plan applies a co-insurance penalty in the event of a partial loss.</p>

WHY IT MATTERS

The bottom line.

More covered, fewer gaps.

Stand HO-5 covers what HO-3 and FAIR leave out — broader scope, fewer endorsements to chase.

Wildfire resilience built in.

Unique Stand protections plus mitigation support, written for the homes the rest of the market is walking away from.

Peace of mind.

Broader coverage means fewer surprises when you actually need to use the policy.

DISCLAIMER

This overview is for informational purposes only and does not replace actual policy terms or conditions. Final coverage is determined solely by the issued policy language. Comparisons to HO-3 or FAIR Plan policies are general and may not reflect the specifics of every carrier's offering.