

Missouri

| | Condominium | Dwelling Fire | Dwelling Fire | Hamasurar |
|---|--|---|--|---|
| Manufactured Home | HO-6 | Dwelling Fire DP-1 | Dwelling Fire DP-3 | Homeowner HO3 |
| Owner Occupied, Seasonal, Rental & Vacant (DP-1) No Age Limit Minimum Value \$5,000 Maximum Value \$300,000 Open Peril Actual Cash Value All protection classes Full Repair Cost, Replacement Cost & Extended Replacement Cost Available Short Term Rental for rental home Occasional Rental for seasonal & owner-occupied homes Prior claims acceptable, 2 in the past three years | Owner Occupied, Seasonal, Rental No Age Limit Maximum Value \$500,000 Personal Property available up to \$500,000 regardless of dwelling amount Minimum Value \$5,000 Named Peril All protection classes Replacement Cost Full Water Damage Short Term Rental for rental homes Occasional Rental for owner-occupied & seasonal home Multiple claims acceptable, 3 in the past three years | Owner Occupied, Seasonal, Rental, Vacant & Not a Resident No Age Limit Maximum Value \$500,000 Maximum Value for vacant \$1 million Named Peril All protection classes Actual Cash Value Full Repair Cost available Multiple Family Homes Water Damage optional Builder's Risk available Short Term Rental for rental home Occasional Rental for owner occupied & seasonal homes Multiple claims acceptable, 3 in the past three years | Seasonal, Rental & Vacant 80 years old or newer, unless renovated Minimum value \$75,000 Maximum value \$500,000 Maximum Value for seasonal & vacant \$1 million All protection classes Replacement Cost Full Repair Cost, Actual Cash Value, Extended Replacement Cost & Modified Functional Replacement Cost available Multiple Family Homes Full Water Damage Short Term Rental for rental home Occasional Rental for seasonal home Multiple claims acceptable, 2 in the past three years | Owner Occupied, & Seasonal 80 years old or newer, unless renovated Minimum value \$150,000 Maximum value \$500,000 Open Peril All protection classes Replacement Cost Extended Replacement Cost available 1-2 Family Home Full Water Damage Occasional Rental for owner occupied & seasonal home Multiple claims acceptable, 3 in the past three years |