



Bundles

MAPS Home for Massachusetts Personal Lines Homeowner

Owners Preferred (HO-3 or HO-5) automatically includes the following:

Coverages	Endorsement number	Coverage selections
Coverage A	None	Marshall & Swift/Boeckh (MSB) limit
Coverage B	None	20%
Coverage C	None	30%
Coverage D	None	30%
Coverage E	None	\$300,000
Coverage F	None	\$2,000
Extended replacement cost coverage (dwelling)	CIC-2040	150%
Personal property replacement cost	HO 04 90	50%
MAPFRE Elite Plus¹	HO320MA	Included
Ordinance or Law	HO 04 77	15%
Credit card, electronic fund transfer card or access device, forger and counterfeit money	HO 04 53	\$2,500
Refrigerated property coverage	HO 04 98	\$500
Limited water back-up and sump discharge overflow coverage	HO 04 95	\$2,500
Damage to property of others	HO 06 51	\$5,000
Home systems protection coverage²	HSB EBH	Included
Service line coverage²	HSB SLC	Included
Identify fraud expense coverage	HO455CW	\$15,000
Home cyber coverage	HO425MA	\$25,000
Personal injury	HO 24 82	Included

¹ Increased Special limits of liability and additional coverages.

² HSB Coverage: home systems protection and service line coverage may only be selected as part of the bundle only.

Owners Standard (HO-3 or HO-5) automatically includes the following:

Coverages	Endorsement number	Coverage selections
Coverage A	None	Marshall & Swift/Boeckh (MSB) limit
Coverage B	None	20%
Coverage C	None	30%
Coverage D	None	20%
MAPFRE Advantage Plus¹	HO321MA	Included
Credit card, electronic fund transfer card or access device, forger and counterfeit money	HO 04 53	\$2,500
Refrigerated property coverage	HO 04 98	\$500
Limited water back-up and sump discharge overflow coverage	HO 04 95	\$2,500
Damage of property to others	HO 06 51	\$5,000
Identity fraud expense	HO455CW	\$15,000
Personal injury	HO 24 82	Included

¹ Increased Special limits of liability and additional coverages.

Unit Owners (HO-6) automatically includes the following:

Coverages	Endorsement number	Coverage selections
Coverage A	None	\$5,000
Coverage C	None	\$20,000
Coverage D	None	50%
Unit owners Coverage A special coverage	HO 17 32	\$5,000
MAPFRE Advantage Plus¹	HO321MA	Included
Ordinance or law	HO 04 77	40%
Limited water back-up and sump discharge overflow coverage	HO 04 95	\$2,500
Credit card, electronic fund transfer card or access device, forger and counterfeit money	HO 04 53	\$2,500
Refrigerated property coverage	HO 04 98	\$500
Identity fraud expense	HO455CW	\$15,000
Supplemental loss assessment coverage	HO 04 35	\$1,000
Personal injury	HO 24 82	Included

¹ Increased Special limits of liability and additional coverages.

Renters (HO-4) automatically includes the following:

Coverages	Endorsement number	Coverage selections
Coverage C	None	\$20,000
Coverage D	None	30%
MAPFRE Advantage Plus¹	HO321MA	Included
Special personal property coverage	HO 05 24	Included
Credit card, electronic fund transfer card or access device, forger and counterfeit money	HO 04 53	\$2,500
Refrigerated property coverage	HO 04 98	\$500
Identity fraud expense	HO455CW	\$15,000
Personal injury	HO 24 82	Included

¹ Increased Special limits of liability and additional coverages.

Effective February 17, 2025

MAPFRE Insurance® is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliates, including The Commerce Insurance CompanySM, Citation Insurance CompanySM, MAPFRE Insurance CompanySM, and American Commerce Insurance CompanySM.

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