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REIMBURSEMENT - The payment of the expenses actually incurred as a result of an accident or sickness, not exceeding any amount specified as a limit in the policy.

REPLACEMENT COST VALUE - The dollar amount it would cost to replace or repair damaged property without any deduction for depreciation.

ROBBERY - The felonious taking of the personal property of another, either by force or by threat of force.

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The abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of some of the coverage options available. Please consult your agent, broker or insurance consultant and your actual insurance policy for more specific coverage details.