

1-4 Family Dwelling Product

This product targets 1 to 4 family dwellings owned by individual or corporate investors for rental purposes. We can consider accounts with single or multiple locations.

PRODUCT FEATURES:

- ▶ Coverage available as
 - Monoline Liability
 - Monoline Property
 - Package
- ▶ Low Minimum Premiums

LIABILITY FEATURES:

- ▶ Credit provided for owner-occupied 2-4 family locations
- ▶ Additional rate credit available
- ▶ Ability to consider locations rented on a seasonal or timeshare basis
- ▶ No assault and battery exclusion
- ▶ Ability to consider mobile homes as dwellings
- ▶ No Liability Deductible
- Limits Available (up to)**
 - \$1,000,000 Per Occurrence
 - Commercial Umbrella available up to \$5,000,000
 - Personal Umbrella available up to \$10,000,000

PROPERTY FEATURES:

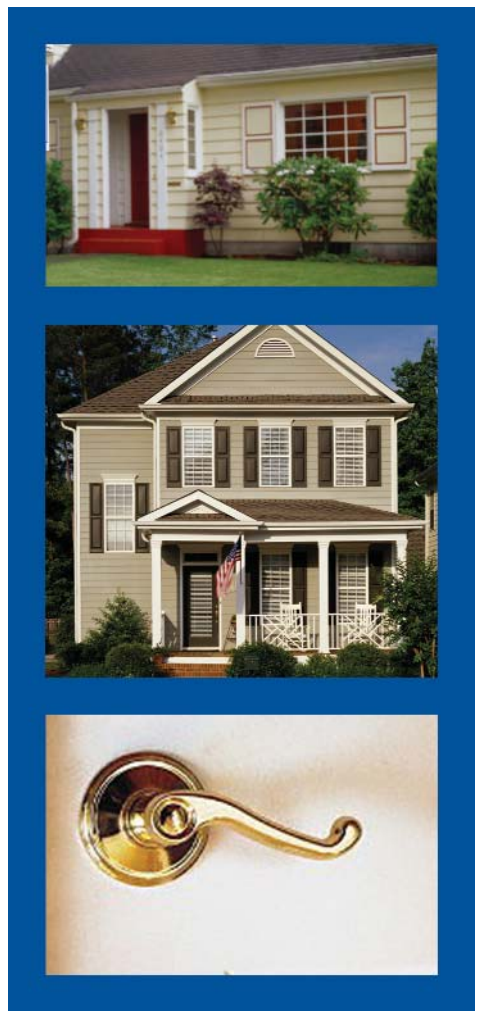
- ▶ Commercial and Personal Lines forms available
 - Contact your Underwriter to discuss the benefits and eligibility of each form
- ▶ Both Special and Basic Form available
- ▶ Replacement Cost Coverage
- ▶ Business Income/Rental Value
- ▶ Owner's Contents Coverage
- ▶ Equipment Breakdown Coverage
- ▶ Available in Protection Class 1-8
- ▶ Ability to consider locations in hail and tornado prone areas (special deductible will apply)
- ▶ Coverage can be provided for a property that is under renovation

Limits Available (up to)

- \$750,000 for Commercial Lines
- \$900,000 for Personal Lines
- Coastal Areas
 - Limits of up to \$500,000 per location
 - Wind and hail excluded
- Property not available in AL, AK, FL, HI, KY, LA, MS, TN, and WV
- For Personal Lines, Property also not available in CA

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

1-4 Family Dwellings Product

This preferred product targets 1-4 Family Dwellings owned by individuals or corporate investors for rental purposes.



The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- 🚫 Risks up to four stories in height
- 🚫 Risks that are leased on an annual basis
- 🚫 Risks with no General Liability losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- 🚫 Risks up to four stories in height
- 🚫 Risks with no Property losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- ▶ Risks undergoing non-structural renovations
- ▶ Risks that are rented on a seasonal or timeshare basis
- ▶ Risks that are mobile homes
- ▶ Schedules of up to 100 locations
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ Risks undergoing non-structural renovations
- ▶ Risks with difficult to place liability exposures (pools, dogs, etc...)
- ▶ Schedules of up to 100 locations
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ Loss of Rental Income available
- ▶ No liability deductible
- ▶ Ability to offer Special Form and Replacement Cost
- ▶ Ability to consider risks in hail and tornado prone areas
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

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INELIGIBLE RISKS

GENERAL LIABILITY

- ▶ Risks with student or government subsidized residents
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on circuit breakers with a minimum of 100 AMP service
- ▶ Risks that do not have fully functioning smoke detectors and/or heat detectors in all units
- ▶ Risks with wood-burning stoves or temporary heating devices
- ▶ Risks that do not have functioning and operational fire extinguishers located in all units
- ▶ Risks that are Group Homes or offer Professional Services
- ▶ Risks that are Rooming or Boarding Houses
- ▶ Risks that are owner occupied single family dwellings
- ▶ Risks with swimming pools
- ▶ Risks that are annual leases and do not re-key all locks prior to leasing to new tenants
- ▶ Risks that have security bars without internal safety release mechanisms
- ▶ Risks with prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska or Louisiana

PROPERTY

- ▶ Risks with student or government subsidized residents
- ▶ Risks that are seasonal, short term or timeshare rentals
- ▶ Risks that are mobile homes
- ▶ Risks with fuses, aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on circuit breakers with a minimum of 100 AMP service
- ▶ Risks that do not have fully functioning smoke detectors and/or heat detectors in all units
- ▶ Risks with wood-burning stoves or temporary heating devices
- ▶ Risks that do not have functioning and operational fire extinguishers located in all units
- ▶ Risks with roofs older than 25 years (up to 40 years metal, 50 years for tile and 100 years for slate are eligible)
- ▶ Risks that are Group Homes or offer Professional Services
- ▶ Risks that are Rooming or Boarding Houses
- ▶ Risks that are owner occupied single family dwellings
- ▶ Risks with swimming pools
- ▶ Risks with prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Protection Class 9-10
- ▶ Risks that are on a Historical Register
- ▶ Risks with tax liens
- ▶ Risks located in Alaska, Hawaii, Kentucky, Louisiana, Mississippi, Tennessee, or West Virginia

AVAILABLE LIMITS:

- ▶ Property limits up to \$750,000 per location in Protection class 1-8
- ▶ Coastal Zones up to \$500,000 per location except for Florida which is \$250,000 (wind exclusion applies)
- ▶ \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Our 1-4 Family Dwelling Application completed and signed by the owner or officer of the company and returned to us within 21 days of binding
- ▶ Representation of incurred loss history for the past three years