

## 1-4 Family Dwelling Product - Personal Lines

Designed for a one to four family dwelling. Our product is available on either a Basic (DP-1) or Special (DP-3) form.

### PRODUCT FEATURES:

- ▶ Basic (DP-1) & Special (DP-3) Forms are available
- ▶ Available for 2 to 4 family owner occupied residences
- ▶ Available for 1 to 4 family tenant occupied residences
- ▶ Coverage A, Building, limits available up to \$600,000
- ▶ Liability limits up to \$1,000,000
- ▶ Named Insured can be a Trust, Estate, Limited Partnership or Family Partnership
- ▶ Dwelling may be under renovation
- ▶ Medical Payments of \$5,000
- ▶ One prior loss acceptable
- ▶ Dwellings in coastal areas acceptable

### ADDITIONAL ADVANTAGES:

- ▶ Comprehensive Personal Liability coverage is optional
- ▶ No mandatory Roof Exclusion
- ▶ Actual Cash Value Roof Endorsement available
- ▶ Discount available for sprinkler fire protection systems
- ▶ Competitive commissions paid
- ▶ Quick quote turnaround
- ▶ A.M. Best rated A++ carrier



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## The HIT ZONE – *Our highest hit ratio*

- 🎯 One to four family tenant occupied and two to four family owner occupied dwellings
- 🎯 Dwelling (Coverage A) Limits up to \$600,000
- 🎯 Electrical Systems on circuit breakers, providing at least 100-amp service
- 🎯 Dwellings in Protection Class 1-8
- 🎯 No losses or claims incurred in the past three (3) years

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

- ▶ Risks with one (1) prior loss in the last three (3) years
- ▶ Special Form (DP-3) available on risks over 25 years old
- ▶ Dwellings under renovation
- ▶ Dwellings in coastal areas can be written excluding wind
- ▶ Dwellings located in AR, KS, OK & TX (inland) may be written with a \$2,500 wind & hail deductible

## INELIGIBLE RISKS

- ▶ Coverage "A" - Dwelling in excess of \$600,000
- ▶ Coverage "A" - Dwelling less than \$45,000
- ▶ Mobile homes
- ▶ Dwellings with business, farming or daycare exposures on the premises
- ▶ Dwellings adjacent to vacant buildings or within 50 feet of a commercial business
- ▶ Dwellings with wood burning stoves or space heaters
- ▶ LLCs & Corporations as named insureds
- ▶ High Profile Individuals
- ▶ Risks located in AL, AK, HI, CA, KY, LA, MS, TN & WV
- ▶ Dwellings in Protection Class 9 or 10 or any dwelling that is more than 5 miles from a responding fire department
- ▶ Student housing

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## PRODUCT ADVANTAGES

- ▶ Comprehensive Personal Liability Coverage is optional
- ▶ No mandatory roof exclusion
- ▶ ACV Roof Endorsement available
- ▶ Quote and bind up to \$600,000 Coverage "A" - ability to quote this product on our website
- ▶ Discounts available for Sprinkler Fire Protection Systems
- ▶ Inspection costs paid for by United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

## AVAILABLE LIMITS

- ▶ Maximum Coverage "A" - Dwelling limit is \$600,000
- ▶ Supplemental Liability Limits up to \$1,000,000 and medical payments of \$5,000
- ▶ Maximum Coverage "C" - Contents limit 40% of Coverage "A" - Dwelling

## DEDUCTIBLE

- ▶ Minimum deductible of \$1,000 with no losses
- ▶ Mandatory \$2,500 Water Damage deductible on Special Form (DP-3) policies
- ▶ \$2,500 Wind / Hail deductible required on risks located in AR, KS, OK & TX

## REQUIRED APPLICATION

- ▶ Our 1-4 Family Dwelling Application (DWGA 12/04)