

1-4 Family Dwelling Product - Personal Lines

AS A RENTAL DWELLING OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ A guest is leaving your tenant occupied dwelling. The guest trips over an uplifted section of sidewalk on your property and sustains a broken ankle. \$4,000 is paid
- ▶ On a cool fall morning, your tenant turns on the heat. The furnace generates a “puff back” of smoke resulting in smoke and soot damage to the furniture, walls and carpeting. \$1,397 is paid
- ▶ Your tenant has a history of tossing cigarettes out a second story window. A smoldering cigarette lands on the 1st floor porch roof and it ignites resulting in extensive burn damage to the exterior and smoke and water damage to the interior. \$33,349 is paid
- ▶ A tenant has been behind on rent payments and the dwelling owner is eager to make the unit available to a paying tenant. The dwelling owner renders the unit uninhabitable by turning off the heat and refusing to make repairs to leaky plumbing. The tenant sues. The court finds that the dwelling owner executed an unlawful eviction. \$35,000 is paid

Why should you choose the our 1-4 Family Dwelling Product?

The following are important features; check to make sure you have the following:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Special (DP-3) and Basic Form (DP-1) are available	✓	?
Personal Injury coverage	✓	?
Available for 2-4 family owner occupied dwellings	✓	?
Available for 1-4 family tenant occupied dwellings	✓	?
Coverage while property is under renovation	✓	?
Replacement Cost Coverage on building	✓	?
No mandatory roof exclusion	✓	?
Actual Cash Value Roof Endorsement available	✓	?
Comprehensive Personal Liability Coverage is optional	✓	?
Named Insured can be a Trust, Estate, Limited Partnership or Family Partnership	✓	?
Modified Functional Replacement Cost available	✓	?
Dwellings in coastal areas are eligible	✓	?