



Personal Lines Programs and Appetites

Homeowners HO 03 00 10 00 & Condo Unit Owners HO 06 00 10 00

<p>Limits: \$100,000 (HO 3) to \$5,000,000 higher limits available</p> <p>Eligible Risks Brush areas Business operations Course of Construction (including ground up & owner/contractor) Full Time Inservants HO-3 on 4-unit dwellings if one unit is owner occupied Homes built on slopes LLCs (Family) and Family Trusts Log, modular and dome dwellings Most roof types No prior insurance Non-pay cancellations Older homes with limited updates Post and Pier foundation Prior claims Protection Classes 2-10 Secondary and vacation homes written as HO-3 Trampolines (subject to exclusion) Unfenced swimming pools and diving boards (subject to exclusion)</p> <p>Ineligible Risks* Coverage A less than \$100,000 (HO-3 only) Dwellings constructed with asbestos EIFS exterior built prior to 1998 Farms and Ranches Knob & Tube wiring Risks with aluminum wiring unless pigtailed Risks with wood burning stove as primary heat source Trailers, semi trailers and mobile homes</p>	<p>Deductibles: \$1,000 to \$25,000</p> <p>Included Coverages/Limits Contents Replacement Cost CPL \$100,000 (Personal Umbrella available) Dwelling Replacement Cost (110%) Fire Department Service Charge \$1,000 Identity Fraud \$25,000 Lock Replacement Coverage \$500 Loss Assessment \$5,000 Ordinance or Law 10% Refrigerated Property \$250 Water Back Up \$5,000 (subject to underwriting approval)</p> <p>Optional Coverages/Limits All Risk Personal Property Animal Liability (subject to underwriting approval) CPL to \$1,000,000 Golf Cart Physical Damage Increased Dwelling Replacement Cost (125%/150%) Increased Special Personal Property Limits Loss Assessment to \$50,000 (\$5,000 is included) Medical Payments to \$25,000 Ordinance or Law 15% & 25% (10% included) Personal Injury Liability Scheduled Personal Property Water Back Up \$25,000 (subject to underwriting approval)</p> <p>Credits Alarm, Sprinkler, Gas Shut-off, Higher Deductible, Preferred Client, Three Year No Losses..... Additional credits available</p>
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We offer customized Section I Limits and rating advantages for dwellings over \$1,000,000

Dwelling Property DP-1 and DP-3

<p>Limits: \$100,000 to \$5,000,000</p> <p>Eligible Risks Brush areas Course of Construction Homes built on slopes LLCs (Family) and Family Trusts Most roof types No prior insurance Non-pay cancellations Older dwelling with limited updates Post and Pier construction Prior claims Protection Classes 2-10 Secondary homes - primary not required; CPL/Med avail. Tenant occupied - up to 4 units Vacant dwellings</p>	<p>Deductibles: \$1,000 to \$25,000</p> <p>Ineligible Risks* Coverage A less than \$100,000 Dwellings constructed with asbestos EIFS exterior built prior to 1998 Farms and ranches Knob & Tube wiring Risks with aluminum wiring unless pigtailed Risks with wood burning stove as primary heat source Trailers, semi trailers and mobile homes</p> <p>Liability available to \$500,000 Personal Injury available (subject to underwriting approval)</p> <p>Credits Alarm, Sprinkler, Gas Shut-off, Higher Deductible, Preferred Client Three Year No Losses..... Additional credits available</p>
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*Consideration will be given for risks not listed as "Ineligible"

Stand Alone Fine Arts And Jewelry Policies

We offer 24-hour turnaround time for quotes on Fine Arts and Jewelry Schedules up to \$5,000,000.

Other Coverages:

Excess Flood, Umbrella Excess Liability,
 Renters - HO-4 (\$20,000 minimum)