

Scheduled Dwelling Program

PROGRAM HIGHLIGHTS

- Basic, Broad and Special available
- Admitted company (Non-admitted available for unique risks)
- Various deductible options
- Dwellings scheduled on ONE policy
- AM Best "A+" rated
- No Dwelling limit restrictions
- 10 or more dwellings (*May start with less than 10 with commitment of 10 in 12 months*)
- Rental Occupancy only (*1 to 4 families (2, 3 and 4 Plexes also acceptable)*)
- No Dwelling age restrictions

COVERAGES AVAILABLE

- Building
- Business personal property
- Business income including extra expense
- Inland marine
- Crime coverage comprehensive form
- Loss of rents (*3, 4, 6 or 12 months*)
- Detached Structures

COVERAGE OPTIONS

- ISO forms (*Basic, Broad and Special*)
- Actual cash value
- Replacement cost (*building 30 years or newer*)
- Coinsurance options 80% to 100%

PRICING

- Commercial ISO Pricing
- Flexible pricing available (*up to 25% credit / debit*)

DEDUCTIBLE OPTIONS

- Separate wind / hail deductible
1%, 2%, or 5% (*Applicable to Wind / Hail Losses*)
- All other covered losses
Deductible options available
- Minimum \$500
 - Maximum \$25,000

RESTRICTIONS

- Wind / Hail excluded tier 1 and Harris county
- ISO form excludes flood
- Vacant buildings with no prospect of occupancy

PHOTOS

- May be submitted for preferred pricing

INSPECTIONS

- Ordered on a limited basis by the company at underwriters discretion

AVAILABLE LIMITS OF LIABILITY

- \$100,000 to \$1,000,000 per occurrence
- 2x aggregate option
- \$5,000 medical payments
- Supplemental Application Required

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<u>INELIGIBLE RISKS</u>		<u>FORM COMPARISON</u>			
Condition		Cause of Loss	Basic	Broad	Special
	<ul style="list-style-type: none"> - Broken/boarded windows - Condemned - Excessive debris on premises - Un-repaired damage 	Fire	✓	✓	✓
		Lightning	✓	✓	✓
		Explosion	✓	✓	✓
		Windstorm or Hail*	✓	✓	✓
		Smoke	✓	✓	✓
		Aircraft or vehicles	✓	✓	✓
		Riot or civil commotion	✓	✓	✓
		Vandalism*	✓	✓	✓
		Sprinkler leakage*	✓	✓	✓
		Sinkhole collapse	✓	✓	✓
		Volcanic action	✓	✓	✓
		Limited fungus coverage	✓	✓	✓
		Falling objects	-	✓	✓
		Weight of snow, ice or sleet	-	✓	✓
		Water damage	-	✓	✓
		Limited coverage for collapse	-	✓	✓
		Risks of physical loss unless specifically excluded	-	-	✓
Construction Type	<ul style="list-style-type: none"> - Attached to/converted commercial - Earth or dome homes - Log homes - Manufactured (Mobile Homes) - Open pier / stilt homes - Townhomes - Condominiums - Hand-hewn - Open foundation - Row homes - Rolled flat or tin roofing - Unusual construction 				
Location	<ul style="list-style-type: none"> - Forest or brush fire zone - Isolated / inaccessible by road - Landslide area - Within 1,000 ft of rising water or flood area 				
Applicant	<ul style="list-style-type: none"> - Home in foreclosure or 60 days past due - Past conviction of arson or fraud - Unemployed 				
Other	<ul style="list-style-type: none"> - Fraternity, sorority or student housing - Kerosene or portable space heaters - Knob and tube wiring - Underground fuel tank on premises 				

**can be eliminated by endorsement*