

Personal Lines Target Markets

	Standard HO	Preferred HO	Manuf'd HO	Tenant HO/ Manuf'd HO	Landlords	Dwelling Fire
Covg Form	ML-1R,ML-2, ML-3	ML-5	ML-1R,ML-2, ML-3	ML-4	FL-1R,FL-2, FL-3	FL-1R,FL-2,FL-3
ITV	RC- 100% min ACV- 60% min sq' estimator req	RC- 100% min on 100% value sq' estimator req	ACV only based	100% contents	RC- 80% min	values as low as 40% of RC ACV rates apply sq' est'r welcome
Building Age	NA Obvious TLC	30 or < Obvious TLC new home credits up to 20 years old	15 or < Obvious TLC new home credits up to 15 years old	No Restriction	NA Obvious TLC	NA Obvious TLC
Claims History	A+Run	A+Run	A+Run	A+Run	A+Run	A+Run
Foundation	permanent	permanent	doublewide on full basement or permanent masonry block can go HO, singlewide on pad, skirting, tie-downs	No Restriction	permanent	NA
Construction	Including log homes no singlewides	Including log homes no singlewides		No Restriction	Log no singlewides	including uniques ie: log, octagon, etc.
Named Insured	married, unmarried, same sex, RTLO, Land Trust No LLC's	married, unmarried, same sex, RTLO, Land Trust No LLC's	married, unmarried, same sex, RTLO, Land Trust No LLC's	married, unmarried, same sex, students in college, people in nursing homes no LLC's	Estate, Family Trust, corporate/ partnership LLC (need c/o addr)	Estate, Family Trust, corporate/ partnership LLC (need c/o addr)
Other Details					out of state LL w/ local prop mgr 1st Fl comm'l makes whole risk go comm'l Student Housing get separate pric- ing/undw under comm'l	out of state LL w/ local prop mgr seasonals builder's risk low value mobile home rentals



Guaranteed RC can be endorsed on ML-2, ML-3, and ML-5 only

ML-1R Named Perils

- Fire and lightening
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Sudden or accidental damage from smoke
- Vandalism and/or malicious mischief
- Glass breakage
- Theft

ML-2/ ML-4 including named perils above plus:

- Falling objects
- Weight of ice and Snow
- Collapse of a building
- Sudden and accidental tearing apart, burning or bulging of a heating, AC system or water heater
- Accidental discharge or overflow of liquids or steam from a plumbing, heating or AC system or domestic appliance
- Freezing
- Sudden and accidental damage from artificially generated electrical current

ML-3 including named perils in ML-1 and ML-2 plus:

- Water seepage and leakage

ML-5 including named perils in ML-1, ML-2 and ML-3 plus:

- Gives replacement cost contents

Hit Dog list applicable to all lines: Full Blood or mixed breed bulldog, chow, doberman, german shepherd, huskies-all types, mastiffs-including cane corso & presia canario, pit bull types, rottweilers.



No theft or sewer backup available.

FL-1R named perils:

- Fire, lightning, & explosion
- EC- wind, smoke, hail, aircraft, vehicle, explosion, riot
- Vandalism & malicious mischief

FL-2 broad form includes named perils in FL-1R plus:

- Weight of ice and snow
- Glass coverage up to \$100
- Falling objects
- Collapse
- Freezing

FL-3 Special Form includes all perils in FL-1R and FL-2 plus:

- Water seepage and leakage

Hit Dog list applicable to all lines: Full Blood or mixed breed bulldog, chow, doberman, german shepherd, huskies-all types, mastiffs-including cane corso & presia canario, pit bull types, rottweilers.

