

The Dryden Marketer Personal Lines

Owner Occupied PRIMARY Homeowners Manufactured HO, Landlords & Dwelling Fire Target Markets

	Standard HO	Preferred HO	Manuf'd HO	Tenant HO/ Tenant Manu HO	Landlords	Dwelling Fire
Coverage 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 - requires 100% ACV - Minimum of 60% of full RC Sq Ft estimator required	RC - 100% Full RC required Minimum Coverage A \$80,000 Sq Ft estimator required	ACV only Valuation available	100% contents	RC requires 80% to 100% of full RC ACV minimum of 60% of full RC. Nothing lower than 60% ITV qualifies.	RC requires 80% to 100% of full RC. ACV requires 60% to 80% of full RC. Values down to 40% will be considered, but only as FL-1. Any broader coverage must be approved by the company.
Building Age	NA	30 years or less New home credits up to 20 years old	15 years or less New home credits up to 15 years old	No Restriction	NA	NA
Roof Age	Roof 20 years or less in good condition	Roof 20 yrs or less in good condition	Roof 15 yrs or less in good condition	No Restriction	Roof 20 yrs or less in good condition	Roof 20 yrs or less in good condition
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 only eligible for MH policy	No Restriction	Permanent	NA
Construction	Including log homes (no singlewide manufactured homes)	Including log homes (no singlewide manufactured homes)		No Restriction	Including log homes (no singlewide manufactured homes)	Barn conversions & unique structures ie: octagon, etc.
Named Insured	Married, unmarried, same sex, Land Trust / no LLC's No Commercial Named Insured	Married, unmarried, same sex, Land Trust / no LLC's No Commercial Named Insured	Married, unmarried, same sex, Land Trust / no LLC's No Commercial Named Insured	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	For secondary/seasonal owner occupied exposures see pg 2 of this Matrix for basic underwriting requirements				Out of state LL w/ local prop mgr. Risks w/ 1st FI CL makes whole risk CL. If there is any student occupancy, see Product Profile for Student Housing-PL, for specific qualifying occupancies and handling.	Out of state LL w/ local prop mgr Seasonals and Builder's Risk Low value homes Mobile home rentals

Dryden Underwriting is always available for discussion on any risk, for agent clarification.
 Phone: 607-844-8106 / 800-724-0560 Fax: 607-257-0312
 Email: underwriting@drydenmutual.com
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Owner Occupied **SECONDARY** Homeowners Program Guide

Seasonal or Secondary One Family Owner Occupied Dwelling	Frame or Masonry ML-1R (Converted bldgs unacceptable for this program)	Frame or Masonry ML-2 (Converted bldgs unacceptable for this program)	Frame or Masonry ML-3 (Converted bldgs unacceptable for this program)	Doublewide Manufactured Home ML-1,2,3 See below (Singlewide Mftd home unacceptable for this program)
Secondary Home	Ok	Ok	Ok	Ok if 15 years or newer w/ permanent foundation
Minimum Coverage A	\$125,000	\$125,000	\$125,000	\$125,000
Contact Underwriting for over \$1 Million	\$1 Million	\$1 Million	\$1 Million	\$1 Million
Insurance to Value	100% RC, incl inflation increase	100% RC, incl inflation increase	100% RC, incl inflation increase	100% RC, incl inflation increase
Deductible	\$250 Minimum	\$250 Minimum	\$250 Minimum	\$250 Minimum
Building Age	No Limit	No Limit	No Limit	Less than 15 yrs of age
Roof	20 yrs or less in good condition	20 yrs or less in good condition	20 yrs or less in good condition	15 yrs or less with pitch in good condition
Heat Source	Central Heat, Woodstove or alternative heating sources acceptable	Central Heat, Woodstove or alternative heating sources acceptable	Central Heat, Woodstove or alternative heating sources acceptable	Central Heat, Woodstove or alternative heating sources acceptable
Water Back Up	DML-152 not available on ML-1R	DML-152	DML-152	DML-152 not available on ML-1R
Construction	Frame or Masonry	Frame or Masonry	Frame or Masonry	Frame
Foundation	Perm foundations incl Piers	Perm foundations incl Piers	Perm foundations incl Piers	Continuous masonry or brick permanent foundation
Claims History	Call for approval on major loss history A+ run	Call for approval on major loss history A+ run	Call for approval on major loss history A+ run	Call for approval on major loss history A+ run
Named Insured	Personal/Individual named insured(s) only for all policies (No business, clubs, LLC's, etc.)			
Premises Maintenance	Obvious TLC	Obvious TLC	Obvious TLC	Obvious TLC
Photos & Estimator	Required	Required	Required	Required

No ML-5 without prior Underwriting approval.

For more information, please see Secondary Homeowners Product Profile.

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Homeowners & Mobile Homeowners Coverage Forms

ML-24A Guaranteed RC can be endorsed on ML-2, ML-3 and ML-5 only Homeowners Policy Only

ML-1R Named Perils

- Fire and lightning
- 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-1R and ML-2 plus:

- Water seepage and leakage

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

- Gives replacements 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 and presia canario, pit bull types, rottweilers.

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No theft or sewer backup available.

FL-1R Named Perils

- Fire, lightening & explosion
- EC - wind, smoke, hail, aircraft, vehicle, explosion, riot
- Vandalism and/or malicious mischief

FL-2 Broad Forms includes named perils in FL-1R plus:

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

FL-3 Special Forms includes 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 and presia canario, pit bull types, rottweilers.