

1-4 Family Dwelling Product — Personal Lines

The Personal Lines 1-4 Family Dwelling product is designed to insure building, contents, loss of rents, and liability exposures for buildings rented to others.



The HIT ZONE – Our highest hit ratio

- 📍 One to four family tenant occupied dwellings
- 📍 Two to four family owner occupied dwellings
- 📍 Dwelling (Coverage A) Limits up to \$750,000
- 📍 Electrical systems on circuit breakers providing at least 100-amp service
- 📍 Dwellings in Protection Class 1-8
- 📍 Individuals, trust, estates, limited partnerships, family partnerships, limited liability corporation (LLC) and corporations eligible as insured
- 📍 No losses or claims incurred in the past three years
- 📍 Up to 15, 1-4 Family Dwellings, per policy

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Risks with one (1) prior loss in the last three years
- ▶ Dwellings in coastal areas can be written excluding wind
- ▶ Dwellings located in AR, KS, OK & TX (inland) may be written with a \$1,000 wind & hail deductible
- ▶ Risks where the amount of requested insurance exceeds the market value
- ▶ Dwellings undergoing renovations

PRODUCT ADVANTAGES

- ▶ Comprehensive personal liability coverage is optional
- ▶ Personal injury coverage available
- ▶ No mandatory roof exclusion
- ▶ ACV roof endorsement available
- ▶ Discounts available for sprinkler fire protection systems
- ▶ Inspection costs paid for by USLI
- ▶ A.M. Best rated A++ carrier
- ▶ DP-1 (ACV) and DP-3 (special form) available
- ▶ Several deductible options
- ▶ Efficient online capabilities

INELIGIBLE RISKS

- ▶ Coverage "A" – Dwelling valuations in excess of \$750,000 and less than \$45,000
- ▶ Mobile homes
- ▶ Dwellings with business, farming or day care exposures on the premises
- ▶ Dwellings adjacent to vacant buildings
- ▶ Dwellings with wood burning stoves
- ▶ High profile individuals
- ▶ Risks located in AL, AK, CA, FL, HI, KY, LA, MS, TN & WV
- ▶ Dwellings in Protection Class 9 or 10 or any dwelling that is more than five miles from a responding fire department
- ▶ Rooming houses, boarding houses, and student housing
- ▶ Vacant dwellings
- ▶ Property coverage for solely tenant occupied locations is not available in all states. Please contact your Personal Lines Underwriter for details

AVAILABLE LIMITS

- ▶ Coverage "A" - Dwelling limit is \$750,000
- ▶ Supplemental liability limits up to \$1,000,000 and medical payments of \$5,000
- ▶ Coverage "C" - Contents limit 40% of Coverage "A" – Dwelling

SUBMISSION REQUIREMENTS

- ▶ Current version of USLI 1-4 Family Dwelling Application