

1-4 Family Dwelling Product - Commercial Lines

This product targets 1 to 4 family dwellings owned by individual or corporate investors for rental purposes. Our broad eligibility includes new purchases, risks with no prior insurance, as well as investors with large schedules of properties.

PRODUCT FEATURES:

- ▶ Coverage available as
 - Monoline Liability
 - Monoline Property
 - Package

LIABILITY FEATURES:

- ▶ Credit provided for owner-occupied 2-4 family locations
- ▶ Ability to consider locations rented on a seasonal or timeshare basis
- ▶ Ability to consider mobile homes as dwellings
- ▶ Up to \$25,000 medical expense limit available
- ▶ Risks with boat docks or slips can be considered
- ▶ No General Liability Deductible
- Limits Available (up to)
 - \$1,000,000 Per Occurrence/\$2,000,000 aggregate
 - Commercial Umbrella available up to \$5,000,000
 - Hired and non owned auto available in most states

PROPERTY FEATURES:

- ▶ Both Special and Basic Form available
- ▶ Replacement Cost Coverage available
- ▶ Business Income/Rental Value
- ▶ Owner's Contents Coverage
- ▶ Equipment Breakdown Coverage
- ▶ Available in Protection Class 1-8
- ▶ Ability to consider locations in hail and tornado prone areas (special deductible may apply)
- ▶ Coverage can be provided for a property that is under renovation
- Limits Available (up to)
 - \$1,000,000 for Commercial Lines
 - Coastal Areas
 - Limits of up to \$500,000 per location
 - Wind and hail excluded

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Exceptional service
- ▶ Low minimum premiums

