

## DWELLING FIRE DP-1



- Owner Occupied, Seasonal, Rental (includes manufactured home) occupancies
- Any age home accepted
- Owner -occupied & Rental occupancy; maximum value \$500,000, minimum value \$20,000
- Seasonal occupancy maximum value \$500,000, minimum value \$5,000
- Actual Cash Value settlement
- Named Peril on DP-1, *Extended Perils (Broad Form) is optional on the rental manufactured home*
- Short Term & Occasional Rental for AirBnB usage
- Fuse boxes acceptable
- All protection classes accepted
- Unlimited number of rental properties allowed per insured
- Multiple losses are accepted, up to three losses in the past three years
- Unlimited acreage acceptable
- Coastal properties are acceptable, wind/hail exclusions may apply

## DWELLING FIRE DP-3



- Seasonal & Rental occupancies
- Home must be 80 years old or newer, unless renovated
- Seasonal occupancy maximum value \$1 million, minimum \$75,000
- Rental occupancy maximum value \$500,000, minimum value \$75,000
- Replacement Cost settlement with options for Modified Functional Replacement Cost, or Actual Cash Value
- Open Peril
- All protection classes accepted
- Full water coverage
- Short Term & Occasional Rental for AirBnB usage
- Unlimited number of rental properties allowed per insured
- Multiple losses are accepted, up to two losses in the past three years.
- Modern built log homes are acceptable
- Unlimited acreage acceptable
- Coastal properties are acceptable, wind/hail exclusion may apply

## MANUFACTURED HOME



- Owner Occupied & Seasonal occupancies
- Rental manufactured home available in the DP-1 Program offering Broad Form as optional
- Any age home
- Maximum dwelling value \$300,000, minimum value \$5,000
- Replacement Cost settlement available for homes which are 30 years old or newer.
- Open Peril
- All protection classes accepted
- Occasional Rental for AirBnB usage
- Multiple losses are accepted, up to two losses in the past three years
- Unlimited acreage acceptable
- Coastal properties are acceptable; wind/hail exclusion may apply