



**DWELLING FIRE
DP-1**



- Owner Occupied, Seasonal, Rental, Vacant & Not a Resident
- No Age Limit
- Minimum Value \$20,000 for owner occupied & rental; \$5,000 for seasonal & not a residence
- Maximum Value \$500,000
- Named Peril
- All protection classes
- Actual Cash Value
- Short Term Rental for rental occupancies
- Occasional Rental for owner occupied & seasonal occupancies
- Coastal Risks acceptable, wind/hail restriction will apply to Wind Pool Zone 1
- Multiple claims acceptable

**DWELLING FIRE
DP-3**



- Seasonal, Rental, Vacant
- Unlimited number of Rentals per insured
- Home must be 80 years old or newer unless renovated
- Minimum Value \$75,000
- Maximum Value \$500,000
- Open Peril
- All protection classes
- Replacement Cost
- Short Term Rental for rental
- Occasional Rental for seasonal
- Coastal Risks acceptable, wind/hail exclusion will apply to Wind Pool Zone 1
- Multiple claims acceptable

**HOMEOWNERS
HO-3**



- Owner Occupied, & Seasonal
- Must be 80 years old or newer unless renovated
- Maximum value \$500,000
- Minimum value \$150,000
- Age of roof must be 20 years old or newer
- Roofing Materials Payment Schedule is mandatory when roof is 15 years old or greater
- Open Peril
- All protection classes
- Replacement Cost
- Occasional Rental for seasonal home
- Hobby Farming
- Coastal risks acceptable, wind/hail exclusion will apply to Wind Pool Zone 1
- Multiple claims acceptable

**HOMEOWNERS
HO-1**



- Homeowners Basic & Basic Plus Program
- Owner Occupied & Seasonal
 - Must be 80 years old or newer unless renovated
 - Minimum value \$75,000
 - Maximum value **HO1 Basic** \$250,000 **HO1 Plus** \$500,000
 - Named Peril
 - All protection classes
 - Multiple family
 - Hobby Farming
 - Coastal Risks acceptable, wind/hail will apply to Wind Pool Zone 1
 - Multiple claims acceptable
- HO1 Basic**
- Actual Cash Value
- HO1 Plus**
- Replacement Cost
 - Includes expanded perils

**MANUFACTURED
HOME**



- Owner Occupied, Seasonal, Rental & Vacant (Vacant is written in the DP-1 program)
- No Age Limit
- Minimum Value \$5,000
- Maximum Value \$300,000
- Open Peril
- Actual Cash Value
- Replacement Cost available
- All protection classes
- Short Term Rental for seasonal & rental homes
- Occasional Rental for owner-occupied
- Hobby Farming
- Coastal Risks acceptable, wind/hail exclusion will apply to Wind Pool Zone 1
- Multiple claims acceptable

**CONDOMINIUM
HO-6**



- Owner Occupied, Seasonal, Rental
- No Age Limit
- Minimum Value \$5,000
- Maximum Value \$500,000
- Named Peril
- All protection classes
- Replacement Cost
- Short Term Rental for seasonal & rental homes
- Occasional Rental for owner-occupied home
- Coastal Risks acceptable, wind/hail exclusions will apply to Wind Pool Zone 1
- Multiple claims acceptable

HO-4/TENANT



- Renters/Tenants
 - Actual Cash Value with Replacement Cost available
 - Binding Authority up to \$100,000
 - Named Peril
 - All protection classes accepted
 - Personal Property coverage optional
 - Bed Bug coverage optional
 - Pet Damage optional
 - Identity Theft optional
- *Package Programs available