

Alabama



Manufactured Home	Condominium HO-6	Dwelling Fire DP-1	Dwelling Fire DP-3	Homeowner HO3
<ul style="list-style-type: none"> • Owner Occupied, Seasonal, Rental & Vacant (DP-1) • No Age Limit • Minimum Value \$5,000 • Maximum Value \$300,000 • Open Peril • Actual Cash Value • All protection classes • Full Repair Cost, Replacement Cost & Extended Replacement Cost Available • Short Term Rental for rental home • Occasional Rental for seasonal & owner-occupied homes • Coastal Risks acceptable up to 3 miles of the coastline • Multiple claims acceptable, up to 2 in the past three years 	<ul style="list-style-type: none"> • Owner Occupied, Seasonal, Rental • No Age Limit • Maximum Value \$500,000 • Personal Property available up to \$500,000 regardless of dwelling amount • Minimum Value \$5,000 • Named Peril for personal property • All protection classes • Replacement Cost • Full Water Damage • Short Term Rental for rental homes • Occasional Rental for owner-occupied & seasonal home • Coastal Risks acceptable up to 3 miles of the coastline • Multiple claims acceptable up to 3 in the past three years 	<ul style="list-style-type: none"> • Owner Occupied, Seasonal, Rental, Vacant & Not a Resident • No Age Limit • Maximum Value \$500,000 • Maximum Value for Vacant \$1 million • Named Peril • All protection classes • Actual Cash Value • Full Repair Cost available • Multiple Family Homes • Water Damage optional • Builder's Risk available on vacant risks • Short Term Rental for rental home • Occasional Rental for owner occupied & seasonal homes • Coastal Risks acceptable up to 3 miles of the coastline • Multiple claims acceptable, 3 in the past three years 	<ul style="list-style-type: none"> • Seasonal, Rental & Vacant • 80 years old or newer, unless renovated • Minimum value \$75,000 • Maximum value for rental \$500,000 • Maximum value for Seasonal & Vacant \$1 million • All protection classes • Replacement Cost, Full Repair & Actual Cash Value available • Extended Replacement Cost & Modified Functional • Multiple Family Homes • Full Water Damage • Short Term Rental for rental home • Occasional Rental for seasonal home • Coastal Risks acceptable up to 3 miles of the coastline • Multiple claims acceptable, 2 in the past three years 	<ul style="list-style-type: none"> • Owner Occupied, & Seasonal • 80 years old or newer, unless renovated • Minimum value \$150,000 • Maximum value \$500,000 • Open Peril • All protection classes • Replacement Cost • Extended Replacement Cost available • 1-2 Family Home • Full Water Damage • Occasional Rental for owner occupied & seasonal home • Coastal Risks acceptable up to 3 miles of the coastline • Multiple claims acceptable, 3 in the past three years