

**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 restrictions may apply
- Multiple claims acceptable

**DWELLING FIRE  
DP-3**



- Seasonal, Rental, Vacant
- Unlimited number of Rentals per insured
- Home must be 80 years old or newer
- 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 restrictions may apply
- Multiple claims acceptable

**HOMEOWNERS  
HO-3**



- Owner Occupied, & Seasonal
- Must be 80 years old or newer
- Minimum value \$150,000
- No lapse in coverage
- Age of roof acceptability will vary by county
- Maximum value will vary by county
- 100% Replacement Cost Value
- Open Peril
- All protection classes
- Replacement Cost only
- Occasional Rental for seasonal home
- Hobby Farming
- Coastal risks acceptable, wind/hail excluded within 5 miles of the coastline
- Multiple claims acceptable

**HOMEOWNERS  
BASIC & BASIC PLUS**



- Owner Occupied & Seasonal
- Must be 80 years old or newer
- 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 restrictions apply
- Multiple claims acceptable
- **HO1 Basic**
- Actual Cash Value
- **HO1 Plus**
- Replacement Cost
- Includes expanded perils:  
*Fall of tree or limb  
Weight of ice, snow or sleet  
Breakage of glass or safety glazing material  
Landslide  
Collapse  
Accidental discharge or overflow of water or steam  
Sudden and accidental tearing apart, cracking, burning or bulging  
Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance*

**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 restrictions may apply
- 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 restrictions may apply
- 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