

RENTAL DWELLING

ISO Protection Class

If the protection class should change during the year, we ask that you inform Your underwriter so we can adjust the policy accordingly.

Eligible Property:

- a. Well maintained premises designed for residential living.
- b. Townhouses, row houses and condominiums containing no more than four families in each division.
- c. Mobile homes (must be HUD certified) and no more than 15 years old.
- d. Modular dwellings (BOCA compliance is required).

Ineligible Property:

- a. Basement home.
- b. Dwellings exposed to adjacent physical hazards.
- c. Dwellings under major renovation.
- d. Dwelling rented by day or week.
- e. Student housing
- f. Vacant or unoccupied dwellings.
- g. Vicious dogs, swimming pools and trampolines.
- h. Woodburning stove or fireplace insert in dwellings or outbuildings.
- i. Dwellings not originally constructed for residential living.
- j. Space heaters.

Minimum Premium:

The policy minimum premium is \$100.00

<u>Deductibles</u>	<u>Multiply factor</u>
\$250.00	1.08
\$500.00	-----
\$1,000.00	.94
\$2,500.00	.86
\$5,000.00	.80

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Credits

If more than one credit applies, add credits together.

<u>Type of installation</u>	<u>Factor</u>	<u>Credit</u>
Local Fire alarm	.97	3%
Fire Department reporting alarm	.97	3%
Central station fire alarm	.95	5%
Fire extinguisher	.98	2%

OPTIONAL COVERAGES

DP-417 or DP0418 Tree, Shrubs and other plants

DP0002 and DP0003 provide up to 5% of the Dwelling limit subject to a \$500 per items maximum for fire or lightning, explosion, riot or civil commotion, aircraft, vehicles not owned or operated by the insured or resident, vandalism or malicious mischief and burglar damage.

Coverage for Windstorms or Hail is available for an additional premium.

Cost \$40.00 per \$1,000

DP04595 Back-up of Sewers and Drains

This form covers water which backs up through sewers or drain and water which overflows from a sump even if the overflow results from mechanical breakdown of the sump pump. Coverage **doesn't** apply if the loss is caused by an insured's negligence. A \$250 deductible applies to this coverage. The limit is \$5,000.

Cost \$60.00 per dwelling

DP0012 Fire Department Service Charge

This form provided \$500 coverage as an additional limit of insurance with no deductible. Coverage may be increased at a rate per \$100.00 per dwelling.

Cost 1.50 per \$100 of increase per dwelling.

DP0471 Dwellings Ordinance or Law Coverage

This coverage can not be bound. Consult your underwriter if coverage is desired.

When written, the dwelling limit must be equal to at least 100% of the replacement cost of the dwelling plus the insurance needed to cover the increased construction and demolition.

Cost multiply the dwelling premium by 1.17

DP1766 Condominium Unit-Owner (Named Perils) DP0465 (Special Coverage)

Coverage are available for alterations, appliances, fixtures and improvements which are part of the insured's unit, items of real property that pertain to the insured's unit, property which is the insured's responsibility, and structures owned solely by the insured on the premises of the Described Location, but not used for commercial, manufacturing or farming.

DP0431 – Named Perils/DP0465 Special Coverage

Improvements, alterations and additions – tenant and co-op unit owners.

PLATINUM PLUS PACKAGE POLICY

The Platinum Plus Package policy is designed to insure SUPERIOR quality rentals owned by individuals needing both property and liability coverage and occupied by no more than four families. Market value must be at least 80% of replacement cost. Mobile homes are NOT eligible for this program.

Property must be in excellent condition and maintenance of the dwelling and premises must be excellent.

Minimum of \$70,000 Coverage A required and be no more than 30 years old.



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