

DP-3, DP-1 & DP-1 Vacant Programs COVERAGES & FEATURES

Eligibility & Coverages			
	DP-3	DP-1	DP-1 Vacant
Target Market	Designed to accept individuals who have Owner, Rental/Seasonal properties that would normally qualify for coverage with a standard carrier.	Dwelling owner that does not desire and/or qualify for coverage on a homeowners form.	Dwellings & Manufactured Homes temporarily vacant due to minor renovation, lapse in tenancy, real estate closing, or being held for sale.
Condition of Home	Above average to excellent condition.	Fair or better condition.	Average or better condition, exhibiting proper maintenance.
Policy Form	S2002 (07/88)	S2001 (07/88)	S2001 (07/88)
Policy Term	12 months Effective 12:01 AM Standard Time	12 months Effective 12:01 AM Standard Time	3, 6 or 12 months Effective 12:01 AM Standard Time
Loss Settlement	Replacement Cost	Actual Cash Value	Actual Cash Value
Minimum Dwelling Value	\$75,000	\$10,000	\$10,000 (Mobile Home Vacant \$5,000)
Maximum Dwelling Value	\$300,000	\$200,000	\$500,000
Maximum Dwelling Age	80 years of age	no age limit	no age limit
Occupancy	Owner, Rental, Seasonal	Owner, Rental, Seasonal	Vacant
Multi-Family	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories	1,2,3 or 4 family Up to 3 stories
Location of Home	Protection Classes 1 - 10	Protection Classes 1 - 10	Protection Classes 1 - 10
Supplemental Heating Device	\$50 surcharge	\$50 surcharge	\$50 surcharge
Perils Insured Against			
Dwelling & Other Structures	Comprehensive Coverage 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible	Named Peril (Fire & E.C.) 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible	Named Peril (Fire & E.C.) 1%, 2% or 5% Wind & Hail Ded. \$500 All Other Peril Deductible
Personal Property (optional)	Named Peril	Named Peril (Fire & E.C.)	<i>not available</i>
Additional Coverages Automatically Included			
Other Structures	Up to 10% of Coverage A limit	Up to 10% of Coverage A limit (reduces amount of Coverage A)	Up to 10% of Coverage A limit (reduces amount of Coverage A)
Debris Removal	Reasonable Expense	Reasonable Expense	Reasonable Expense
Rental Value	Up to 10% of Coverage A limit	Up to 10% of Coverage A (reduces amount of Coverage A)	Up to 10% of Coverage A (reduces amount of Coverage A)
Reasonable Repairs	Reasonable and Necessary	Reasonable and Necessary	Reasonable and Necessary
Fire Department Ser. Charge	Up to \$500	Up to \$500	Up to \$500
Optional Additional Coverages			
Additional Living Expense	Owner Occupied only 10% of Coverage A Included	Up to 20% of Coverage A Owner Occupied only	<i>not available</i>
Deductible Change Options	<u>All Other Perils</u> \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000 \$2,500 \$5,000	<u>All Other Perils</u> \$1,000
Fair Rental Value	<i>available</i>	<i>available</i>	<i>not available</i>
Personal Property Replacement Cost	<i>available</i>	<i>not available</i>	<i>not available</i>
Personal Liability Coverage	Owner-Occupied only	Owner-Occupied only	<i>not available</i>
Premises Liability Coverage	Rental & Seasonal	Rental & Seasonal	<i>available</i>
Residence Burglary	Owner & Rental	Owner and Rental	<i>not available</i>
V&MM (excluded for rental risks if intentional act by tenant)	<i>included</i>	Owner and Rental only	<i>available</i>