

Abbreviated Guidelines for DP Program



DP 0001 (Basic Form- Named Perils)

- Age: All ages (Older than 60 years with prior approval by underwriting)
- Condition: Average condition with no known hazards.
- Roof: ACV (No rolled, flat or built-up roofing. Shingles or metal roof must be less than 20 years old and in good condition).
- Protection class: All (PC9 and PC10- visible to road and in sight of another residence.)
- Coverage A limit: \$300,000 max.
- Mobile Home Coverage A limit: \$100,000
- Primary Heating: Central heating and air conditioning with ducted vents in all living areas; baseboard, ceiling heat or gas floor furnace, natural gas, propane stove, electric floor or wall heaters.
- Electrical: 200-amp grounded service with breaker or 100-amp fuse box.
- Policy Deductible minimum: \$1000
- Wind and Hail Deductible minimum: \$2000



DP 0002 (Broad Form- Named Perils)

- Age: 60 years or newer. Anything built 1965 or newer is fine on Replacement Cost if it's in good to average condition.
- Condition: Good condition with no known hazards.
- Roof: ACV 15 years or older (No rolled, flat or built-up roofing.)
- Protection Class: All. (PC9 and PC10- visible to road and in sight of another residence.)
- Coverage A limit: \$350,000 max.
- Primary heating: Central heating and air conditioning with ducted vents in all living areas; baseboard, ceiling heat, gas floor furnace, natural gas or propane stove.
- Electrical: 200-amp grounded service with breaker.
- Policy Deductible minimum: \$1000
- Wind and Hail Deductible minimum: \$2000



DP 0002 ACV (Broad Form- Named Perils)

- Age: All (Older than 60 years with prior approval by underwriting.) Anything older than 1965 could be put on DP 2 ACV if home is in good condition.
- Condition: Above average condition with no known hazards.
- Roof: ACV (No rolled, flat or built-up roofing. Shingles or metal roof must be less than 20 years old and in good condition).
- Protection class: All (PC9 and PC10- visible to road and in sight of another residence.)
- Coverage A Limit: \$350,000 max.
- Mobile Home Coverage A limit: \$200,000 max.
- Primary Heating: Central heating and air conditioning with ducted vents in all living areas; baseboard, ceiling heat or gas floor furnace, natural gas or propane stove.
- Electrical: 200-amp grounded service with breaker.
- Policy Deductible minimum: \$1000
- Wind and Hail Deductible minimum: \$2000



DP 0003 (Special Form)

- Age: 40 years or newer.
- Condition: Excellent condition with no known hazards.
- Roof: ACV 15 years or older (No rolled, flat, or built up roofing).
- Protection Class: All (PC9 and PC10- visible to road and in sight of another residence.)
- Coverage A limit: \$350,000 max.
- Primary Heating: Central heating and air conditioning with ducted vents in all living areas.
- Electrical: 200 amp grounded service with breaker.
- Policy Deductible minimum: \$1000
- Wind and Hail Deductible minimum: \$2000



Builders Risk
DP 1 and DP 2 only.

- This policy must be written **BEFORE** starting construction.
- There is a one year max on this policy. It is eligible to be rewritten to Home Owners select.
- Builders Risk is eligible for Replacement Cost Value with limitations.
- Coverage A must be written to completed value.
- Coverage A limit: \$350,000.
- (TIV 600,000 for Coverage B,C and D.)
- Coverage L options: 100,000, 300,000, or 500,000.
- Coverage M options: 1,000, 3,000 or 5,000.
- Liability limit: \$300,000.
- Homes over \$200,000 in coverage are required to have a \$2500 deductible.
- This policy excludes all discounts including, multi policy, loyalty, gated communities, claim free or legacy to select.
- Wind and Hail Deductible minimum: \$2,000.
- Policy Deductible minimum: \$2,000.



Vacant Home DP 1 only.

- We aim to be selective in our property acceptance, avoiding those that require extensive repairs. This policy not only supports our insured clients facing challenging situations by providing more assistance throughout the estate process, but it also benefits individuals who have purchased fix-and-flip properties.
- Coverage A limit: \$300,000.
- Liability limit: \$300,000.
- We allow renovations down to the studs.
- Homes over \$200,000 in coverage are required to have a \$2500 deductible.
- This policy excludes all discounts including, multi-policy, loyalty, gated communities, claims free or legacy to select.
- Wind and Hail Deductible minimum: \$2,000.
- Policy Deductible minimum: \$2,000.



Seasonal Home DP 1 and DP 2 only.

- Covers dwelling, mobile or condo that is unoccupied for 3 months or more.
- Stand Alone Seasonal is only eligible for Actual Cash Value.
- Coverage A limit: \$350,000.
- Liability Max: \$500,000.
- Wind and Hail Deductible minimum: \$2,000.
- Policy Deductible minimum: \$2,000.
- Homes must be occupied at least 90 days out of the year.
- We will not be accepting short term rentals.