

Specialty Homeowners

Specialty Homeowners fills the gap between DP-1 and HO-3. Some houses, due to age, location or past claims, may not qualify for a standard homeowners policy. Even if they do, they may need to be insured up to limits far exceeding their actual value.

Consider our Specialty Homeowners program for:

- Seasonal homes
- Homes needing more than DP-1 coverage
- Protection classes 1 to 10
- Customers with non-renewed or cancelled policies
- Older homes with or without updates

Features

Highlights

Wide eligibility

Although there is no age restriction, the property must be in average or better condition showing regular maintenance, and fit our value range. We take one- and two-family dwellings. We cover protection classes 9 and 10, too.

Named peril protection

Our policy covers named perils, but allows for upgraded coverage and options. All claims are settled for Actual Cash Value.

Full repair or replacement cost (optional)

Upgrade the settlement to provide repair, up to policy limits, with no deduction for depreciation. Replacement cost is available in some states.

Other structures included

Coverage for a garage or shed.

Reasonable repairs and debris removal included

In the event of a covered loss, we'll reimburse the policyholder for temporary repairs made to limit further damage and for removing debris.

Loss of use included

If damage requires the homeowner to relocate during repairs, we help with the cost of the additional living expenses.


Personal liability included

Accidents happen. Liability protects your customer from bodily injury or property damage befalling a third party on the insured property. Increase the base coverage to fit your customer's need.

Personal property included

A home is more than the structure. Personal property has a generous base coverage and can be increased to fit your customer's need.





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| Vandalism & malicious mischief included | Vandalism is a concern for owners of a seasonal house. It's covered. |
| Enhanced coverage (optional) | Add to the policy additional causes of loss, like sudden bursting or freezing of pipes, damage from weight of ice or snow, falling objects, power surge and more. |
| Admitted program | In most states, Specialty Homeowners is an admitted program, which provides increased stability for your customer. |

Coverages, options or discounts may not be available on all policies or in all states.

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