

Dwelling Policy Tiers		
	Standard	Preferred (mobile homes ineligible)
<b>Minimum Cov A</b>	\$5,000	\$100,000
<b>Insure to Value</b>	80% RCV on FL 2 or FL 3	100% RCV
<b>Settlement Options</b>	FL 1 = ACV; FL 2 and 3 = RCV	RCV
<b>Age of Dwelling</b>	Any	Up to 60 years old
<b>Loss History</b>	Any loss in the last 3 years, call Underwriting prior to binding	Any loss in the last 3 years, call Underwriting prior to binding
<b>Protection Classes</b>	All	All, except PC 10 (unprotected)
<b>Central Heating</b>	Required FL 2 and FL 3 (not required for FL 1)	Required
<b>Wood Stove</b>	Eligible - questionnaire and photos (ineligible in a mobile home)	Ineligible
<b>Electrical</b>	No fuses unless upgrading soon	100 amp minimum
<b>Form</b>	FL 1, 2, or 3	FL 3
<b>Log Home</b>	Eligible	Eligible
<b>Secondary or Seasonal Homes</b>	Eligible	Ineligible
<b>Occupancy</b>	1-12 family dwelling, townhouse with 4 family units within a fire division	1-12 family dwelling, townhouse with 4 family units within a fire division
<b>Photographs</b>	Required	Required
<b>Bankruptcy</b>	Call Underwriting for bankruptcy or foreclosure within last 3 years	Call Underwriting for bankruptcy or foreclosure within last 3 years
<b>Prior Cancel</b>	Call Underwriting	Call Underwriting

Mobile Homes

**Double Wide** mobile homes may be written on forms FL-1, 2, or 3. Settlements are on a RCV basis for forms FL 2 and FL 3, ACV basis for FL 1. Mobile homes may be written in the Standard tier only.

{Double Wide mobile homes no more than 5 years old, on a continuous masonry foundation and insured for at least \$50,000 may be insured under form FL 3 as a frame dwelling with no surcharge.}

**Single Wide** mobile homes must be tied down, fully skirted and may be written in the Standard tier only.

**Common Optional Endorsements effective 1/1/2022:**

<i>Inland Flood – rates vary (LM-28) \$500 deductible applies</i>	<i>If eligible -\$10,000, \$25,000 or \$50,000 coverage limits available</i>
<i>Home Systems Protection/ SL \$41 (LM-HSPSL v2) \$500 Ded (sublimits based on age of systems and lines)</i>	<i>\$100,000 EB \$10,000 SL (with sublimits)</i>

IRPM's: Eligible for policies with more than two properties.

<b>Landlord Guardian Endorsement LM-90</b>	
Sewer & Drain	\$10,000 coverage - \$500 deductible
Ordinance or Law	Included for Coverage A
Debris Removal of Trees	\$1,500 per occurrence if fall on covered property
Extra Personal Property	\$5,000 RCV
Extra Replacement Cost	Carpet & Appliances
Premium is 10% of base premium; \$35 minimum	Premium is 10% of base premium; \$35 minimum

**Dwelling Policy – Additional Hazards**

The following are various types of unusual risks LMIC is willing to *consider* with the appropriate surcharge:

- Vacant, previously insured with LMIC (100%)
- Vacant, mortgagee-owned home (200%)
- Vacant, held for sale/other (250%) (*6-month term only*)
- Seasonal occupancy (100%)
- Under renovation, cosmetic (25%)
- Under renovation, structural (50%)
- Adjacent to vacant structures (20%)
- Condition, inadequate upgrades or below-average (25%)
- Condition, poor (100%)
- Claims History Unsatisfactory (40%)
- Student Housing (50%; \$500 minimum surcharge)
- Woodstove in dwelling (10% surcharge)

- Vacant Dwellings
  - Basic Perils (FL-1)
  - \$1,000 deductible
  - 100-250% surcharge
  - V&MM Option with \$2,500 deductible
  - Bind All Tiers Insurance Score
- Under Renovation
  - All forms, pending UW review
  - \$1,000 deductible
  - 25-50% surcharge
  - Structural Renovation must have a bind all tiers insurance score
- Seasonal Occupancy
  - Basic Perils (FL-1)
  - \$1,000 deductible
  - 100% surcharge
  - V&MM Option with \$2,500 deductible
- Student Housing Risks
  - 1-4 unit dwelling
  - No fraternity/sorority
  - \$2,500 deductible
  - \$500,000 maximum liability
  - 50% surcharge (\$500 minimum)
  - Hardwired smoke alarms