

AGENCY UNDERWRITING GUIDE

UNDERWRITING GUIDELINE MANUAL

For Connecticut Personal Lines Department

Effective 11/01/2024
REV 09 24

UTICA FIRST INSURANCE COMPANY
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Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

LINE LIMITS: Year-round occupancy (Homeowners, Scheduled Property, Boat and Motor Coverage)



ELITE PROGRAM



Minimum	$250,000	All Elite Eligible Risks
Maximum	$700,000	All Elite Eligible Risks in a Suburban Rating Protected Area
Maximum	$1,200,000	All Elite Eligible Risks in a True Protected* Area

- The dwelling must be 20 years or newer
- Roof must be 20 years or newer
- Loss free in prior five years
- The dwelling is within 1,000 feet of a fire hydrant and five miles of a fire department, or qualifies for Suburban Rating
- Dwelling coverage A $1,000,000 or greater requires Central Station Fire Alarm
- Insurance-to-value – Minimum 100% of Replacement Cost
- Minimum deductible of $2,500 for all perils
- Mandatory E2Value estimator (or equivalent) using at least Average/Standard quality of construction required
- *True Protected – Does not include Suburban Rating – Must meet distances as noted above

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.



SPECIAL PROGRAM



Minimum	$100,000	All Special Eligible Risks
Maximum	$500,000	All Special Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Special Eligible Risks in a Suburban Rating Protected Area
Maximum	$1,200,000	All Special Eligible Risks in a True Protected* Area

- The dwelling was built 1985 or newer
- Roof must be 20 years or newer
- Loss free in prior five years
- Seasonal Properties are not eligible for this program
- Dwelling coverage A $1,000,000 or greater requires Central Station Fire Alarm
- Thermostatically controlled central heating system required. Supplemental heating systems (wall heaters, wood burning/pellet stoves) cannot be primary heat source.
- Circuit breakers with minimum of 100 amp service or 200 amp if electric heat. No fuses, knob and tube wiring, or aluminum wiring, and no Federal Pacific® brand breakers allowed
- Mandatory E2Value estimator (or equivalent) using Average/Standard quality of construction required
- *True Protected – Does not include Suburban Rating – Must meet distances as noted above

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CLASSIC PROGRAM



Minimum	$150,000	All Classic Eligible Risks
Maximum	$500,000	All Classic Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Classic Eligible Risks in a Suburban Protected Area
Maximum	$1,200,000	All Classic Eligible Risks

- The dwelling was built between 1920 and 1949
- Form 3 or Form 5 coverage available
- Roof must be 20 years old or less
- Loss free in prior five years
- No lead piping allowed
- Dwelling coverage A $1,000,000 or greater requires Central Station Fire Alarm
- Thermostatically controlled central heating system required. Supplemental heating systems (wall heaters, wood burning/pellet stoves) cannot be primary heat source.
- Circuit breakers with minimum of 100 amp service or 200 amp if electric heat. No fuses, knob and tube wiring, or aluminum wiring, and no Federal Pacific® brand breakers allowed
- Mandatory E2Value estimator (or equivalent) using Average/Standard quality of construction required

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.



STANDARD PROGRAM



Minimum	$100,000	All Standard Eligible Risks
Maximum	$500,000	All Standard Eligible Risks in a Partially Protected Area
Maximum	$700,000	All Standard Eligible Risks in a Suburban Protected Area
Maximum	$1,200,000	All Standard Eligible Risks in a True Protected* Area

- Any risk not eligible for Elite, Special, or Classic Program.
- No more than one loss in prior five years
- No roof over 25 years old
- Dwelling coverage A $1,000,000 or greater requires Central Station Fire Alarm
- *True Protected – Does not include Suburban Rating – Must be within 1,000 feet of a fire hydrant and within five miles of a fire department
- Mandatory E2Value estimator (or equivalent) using Average/Standard quality of construction required

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TENANT AND CONDO PROGRAM

Minimum	$20,000	Tenant and Owner Occupied Condominium Policies
Maximum	$100,000	Tenant Policies
Maximum	$400,000	Owner Occupied Condominium Policies
Maximum	$400,000	Lifestyle 55 Program



SEASONAL AND SECONDARY

Minimum	$25,000	**Must Contact Underwriter for Approval**

- Form 1 and 2 Coverage Only
- Utica First Must Write Primary Homeowner Policy
- Must be written in Standard Program subject to the following:
- Heat must be maintained, or water supply shut off or drained while not occupied during winter months if not occupied
- If heat is maintained during winter months, low temperature alarm that alerts the insured required
- Property checked on by caretaker, property manager or another individual while not occupied

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BINDING AUTHORITY

Up to Maximum limits as noted for that specific program for which it refers to . No new coverage or increases in coverage to be bound while hurricane watch alert is in effect. Coverage not to exceed 30 days. Use ACORD or Homeowners Application binders. In order to avoid any possible conflict with back-dating or late receipt of binder, the agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company. In the event that the Company shall for any reason grant any individual exception(s) to this time limit requirement, such exception(s) shall not be deemed to apply to any other or any subsequent submission(s), or to extend the time for notice with respect to any other or any subsequent submission(s), or to waive this time limit requirement with respect to any other or any subsequent submission(s).

CONSTRUCTION DEFINITIONS

Masonry: A dwelling with walls of masonry or masonry veneered construction

Frame: A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls of metal or metal lath and plaster on combustible supports.

Mixed: A dwelling is classified as frame construction when the wall area of frame construction (including gables) exceeds one-third of the total wall area.

SUBURBAN RATING & FIRE PROTECTION DEFINITIONS

Protected: Building is located within five road miles of a responding fire department and:

a. within 1,000 feet of a fire hydrant; or

b. Suburban Rating Plan: Dwellings located in Partially Protected class qualify for Suburban Rating if the following eligibility criteria are met:

- Forms 3 and 5
- Must be primary residence with the following minimums:
- Built after 1980 with a minimum dwelling amount of $150,000.
- If risk is eligible for Elite Program dwelling must be built within the last 20 years with a minimum of $250,000.
- Dwellings must be within eyesight of other homes either in sub-division, gated community or no more than 200 yards from another home if located on a paved highway setting.
- The dwelling must be within 150 yards of a paved road and accessible year-round to fire fighting equipment over all-weather roads, including the driveway to the residence.
- Dwelling must have minimum security of smoke detectors and a serviceable extinguisher.
- Alternative solid fuel heating sources such as coal stoves, wood stoves, etc are not permitted.

- Located within 1,000 feet of a public hydrant or within 600 feet of an alternative water source, or responding department(s) located within 5 miles in a fire district designated as protection Class 9 or better must respond within 10 minutes of first alarm with a minimum of 3,500 gallons of water. Mutual Aid by multiple departments will satisfy this requirement as long as water capacity and time standards are met. The water source may include hydrants connected to a public water works, a year round heated swimming pool (minimum 3,500 gallons),
- lakes, ponds or private water systems.
- Two photos are required (front and rear).

Partially Protected: Building is located within five road miles of a responding fire district but does not otherwise qualify for protected status

Unprotected: All others

INSPECTIONS

Interior inspection required for the following exposures:

1. Homes built prior to 1964
2. Coverage A – Dwelling limit $450,000 or higher
3. Risks with alternate heat sources
4. Canine present in household

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

NEW BUSINESS PROVISIONS

- Underwriting guidelines are the basis for which risks are declined prior to issuance and for cancellations within the first 60 days.
- New business coming from non-standard, excess or surplus lines are not eligible.
- New business where previous policy was cancelled or non-renewed by prior carrier is only eligible under the Standard Program.
- New business with a lapse in coverage is only eligible under the Standard Program.
- The company will not refuse to issue or limit the amount of coverage solely because of the age of the structure.
- That the company does not intend to vary the application of standards or practices by geographic location of the risk.
- The company does not intend to refuse to issue a Homeowners policy solely because a risk is located within a particular neighborhood.
- That company will not decline to write policies solely for failure to install storm shutters or other mitigation products.
- Flat cancellation allowed only during the first 30 days.
- Return premium will be refunded within a reasonable time after the date cancellation takes effect.
- Review PROHIBITED RISKS – DO NOT BIND section of this manual for additional new business eligibility criteria.

RENEWAL, CANCELLATION AND NON-RENEWAL PROVISIONS

- The company does not intend to cancel or limit the amount of coverage solely because of the age of the structure.
- The company does not intend to refuse to renew, or cancel a Homeowners policy solely because a risk is located within a particular neighborhood.
- The company does not intend to cancel or nonrenew existing dwellings due to a foundation found to be crumbling or otherwise deteriorating.
- The company will not non-renew a policy solely for failure to install storm shutters or other mitigation products.
- Midterm cancellations must be based upon the following specific reasons in the policy contract:
    - Substantial change in the risk since the policy was issued.
    - Material misrepresentation of fact, if known, would have caused the policy not to be issued.
    - Nonpayment
- Non-renewals are based upon renewal underwriting guidelines.
- Return premium will be refunded within a reasonable time after the date cancellation takes effect.
- Review PROHIBITED RISKS – DO NOT BIND section of this manual for additional renewal eligibility criteria.

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

PROHIBITED RISKS - DO NOT BIND

1. Dwellings with more than two mortgagees or loss payees on contents.
2. Dwellings with other than central heat (or with coal furnaces, or those heated entirely by wood stoves). Call underwriter if coal furnace.
3. Dwellings more than 5 miles from responding fire department.
4. Dwellings undergoing major renovation or in need of upkeep and maintenance.
5. Binding a dwelling when hurricane watch alert is posted in the territory where the risk is located.
6. Dwellings that are vacant, unoccupied, or up for sale.
7. Dwellings located in frame rows.
8. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division.
9. Seasonal/Secondary properties or weekend homes without primary residence.
10. Dwellings under construction where completion date will be beyond six months from inception date. Please note exclusion for theft of building materials.
11. Log homes.
12. Tenant Homeowners with student occupancies.
13. Horses: Only one horse allowed per family, used solely by family members.
14. Pets: The following are ineligible:
    a. Any animal owned or kept that has shown dangerous propensities or has been involved in any occurrence that resulted in bodily injury or property damage.
    b. Dogs: Akitas, American Staffordshire Terrier, Bull Mastiff, Cane Corso, Chow, Dingo, Doberman Pinschers, German Shepherds, Korean Jindo, New Yorkie, Pit Bull Terriers, Presa Canario, Rottweiler, Staffordshire Terrier, St. Francis Terrier, Wolf Hybrids and any mix of the above breeds.
    c. Guard/Attack dogs and any animal with a past history of biting or that demonstrates aggressive behavior.
    d. Any wild animals.
15. Prior losses for “insured”
    a. Any risk with more than one loss in prior five years
    b. Any risk with a loss in excess of $5,000 in the prior five years.

    All of these prohibitions shown in 15a or 15b for prior losses would not be applicable if any of the following occur:
    1. If any losses incurred as a result of one or more catastrophic events as declared by a nationally recognized catastrophe loss index provider.
    2. If a loss filed on the covered property while such property was owned by anyone other than the current applicant or insured unless the risk from which claim originated has not been mitigated.
    3. If the cancellation, non-renewal or increase is based solely on inquires made on such policy or a claim filed under such policy that resulted in a loss coverage payment by the insurer of less than five hundred dollars or in no loss payment.

16. Dwellings with underground tanks that are over 10 years old and are not of fiberglass construction.
17. Isolated Risks (Must be within eyesight of other dwellings).
18. Risks with trampolines, ponds, tree forts/houses, or any other questionable liability exposures.
19. Unfenced in-ground pools and any pool with a slide.
20. Dwellings with open foundations unless the home has been elevated based on architecturally designed and engineered piers which meet FEMA elevation standards.
21. Dwellings with knob and tube wiring and/or amperage service below 100 – No Federal Pacific Breakers
22. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
23. Dwellings with flat roofs, tar and gravel roofs, wood roofs, slate roofs
24. Dwelling with roofs that unequivocally show material damage or degradation.
25. Exposures with no central heating system.
26. We will use Risk Meter Online to determine the distance of a risk to the coast. Distances are based upon the standard coastline Risk Meter programmed based upon insurance department requirements (angle of impact measurement).
    - For dwellings within 2,600 feet from the coast and dwellings over 2,600 feet to 1 mile from the coast a Catastrophic Windstorm Deductible will apply as explained below.

CATASTROPHIC WINDSTORM DEDUCTIBLE

- A two (2%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks over 2,600 feet to 1 mile from the coast with a 30% coastal surcharge.
- Towns where 2% deductible may apply: Branford, Bridgeport, Clinton, Cos Cob, Darien, East Haven, East Lyme, Fairfield, Greenwich, Groton, Guilford, Madison, Milford, Mystic, New Haven, New London, Niantic, Norwalk, Old Greenwich, Old Lyme, Old Saybrook, Orange, Pawcatuck, Riverside, South Lyme, Southport, Stamford, Stonington, Stratford, Waterford, West Haven, Westbrook, Westport.
- A five (5%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks that are within 2,600 feet of the coast with a 50% coastal surcharge.
- Catastrophic windstorm is defined as wind attaining category 1 hurricane status (sustained winds of 74 miles per hour or higher) as determined by the National Weather Service, at landfall anywhere in the State of Connecticut.

A premium credit of 4% and 10% respectively will be applied to the policy.

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

LOSS MITIGATION MEASURES

If loss mitigation measures are present as specified below, we will waive the Catastrophic Windstorm Deductible. If for any reason all of these loss mitigation measures are not undertaken by the insured the Company will apply the above catastrophic windstorm deductibles in the event of a catastrophic windstorm loss.

The following specific loss mitigation measures recommended by the Institute of Building and Home Safety must be complied with:

- **All windows, entry doors and garage doors must be adequately protected to sustain wind speed of 74 miles per hour or more or higher. This would be defined as a Category 1 Hurricane.**
- **Windows and Patio Doors –** A structural panel of various materials e.g., plywood (see below) ` must cover the openings. If you have a wood-frame house, use adequate fasteners to attach the panels over the openings. If the dwelling is of masonry or concrete block you will have to install anchoring devices.
- **Plywood Shutters –** pre-cut, pre-drilled, and individually marked for installation meeting the Institute of Business and Home Safety (IBHS) standards to fit over all windows and door openings. They must be stored in a dry place on the premises and ready to use during a hurricane warning.
- **Doors -** Must have head and foot bolts. The bolts must extend into the door header and through the threshold into the sub floor. The door must have three hinges and a dead bolt security lock which has a minimum one inch bolt throw length.
- **Garage Doors –** One of the two following options must be complied with:
    1. A retrofit kit for the garage door. They can be purchased at your local building supply store.
    2. Reinforcing garage door. This involves installing horizontal and/or vertical bracing onto each panel, using wood or light gauge metal girts bolted to the door mullions. Heavy hinges and stronger end and vertical center supports may be needed.

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PERSONAL INLAND MARINE GUIDELINES



PERSONAL INLAND MARINE: Written in conjunction with Homeowners Policy (Form 175).

We need current appraisals (within the last 4 years) on any item over $20,000 You must issue for appraisal value.

Minimum Premium - $35

PERSONAL INLAND MARINE	RATE PER $100
Coins	1.34
Stamps	.45
Furs	.34
Silverware	.24
Jewelry	1.25
Musical (non-professional)	.45
Photographic (non-professional) (Maximum $5,000)	1.13
Fine Arts Protected Partially Protected	 .14 .24
Jewelry – Blanket Coverage	

Limit	Premium
$5,000	$50
$10,000	$90
$15,000	$130
$20,000	$170

Forms 2, 3, or 5	$100,000 – Total Schedule $25,000 – Any Single Item, Silverware, Stamp/Coin Collection

Forms 4 & 6	$30,000 – Total Schedule $10,000 – Any Single Item



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BOATOWNERS PHYSICAL DAMAGE COVERAGE GUIDELINES

Boatowners Physical Damage Coverage: Boats, motors, trailers, and accessories may be added to the Homeowners Policy by the Outboard Motor Coverage Form IM-300. Coverage for sailboats and inboard/outboards (I/O's) can also be provided by the IM-300. To add to Homeowners, you need to complete Boatowners Policy application and reference Homeowner policy to attach to.

Liability rates are shown on the Homeowners Optional Coverage pages (see ML-75).

These Physical Damage rates are on a per $100 basis and based on all perils deductible of $250 per occurrence.

Fresh water rates are to be used for exposures above the Tappan Zee Bridge; Saltwater rates are to be used for exposures below the Tappan Zee Bridge. Fresh water rates include Great Lakes.

Outboard Boats and Motors

		Fresh	Salt
Value $0 - $4,999			
Rates up to 150 HP	($500 deductible)	1.95	2.44
Rates over 150 HP	($500 deductible)	2.92	3.41
Value $5,000 - $50,000			
Rates up to 150 HP	($500 deductible)	1.47	2.44
Rates over 150 HP	($500 deductible)	2.44	3.41

Inboard/Outboard – No pre-1975 I/O's Maximum HP260.
We will not write JUST liability on I/O.

Value $0 - $4,999			
Rates up to 200 HP	($500 deductible)	1.95	3.41
Rates over 200 HP	($500 deductible)	2.44	3.90
Value $5,000-$50,000			
Rates up to 200 HP	($500 deductible)	1.47	3.41
Rates over 200 HP	($500 deductible)	2.44	3.90

Sailboat(s) (Including Mast)		2.44	2.92

All Trailers	($500 deductible)	1.22	1.22

Note: There is no charge for occasional use on either the Great Lakes or saltwater.

Minimum Premium 1 Year $35

(Minimum Earned $10. There is no lay-up endorsement available). All coverage must be written for full terms.

Deductible Credits	Credit
$1000 All Perils	15 %
Power Squadron or Coast Guard Course	2 %

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PROHIBITED RISKS- DO NOT BIND

1. Jet skis.
2. Inboards or jet boats.
3. Boats used commercially or rented, chartered or leased to others.
4. Boats with value in excess of $50,000.
5. Boats over 10 years of age will not be bound without prior approval. We will not accept an Inboard/Outboard built prior to 1975.
6. Boats with Outboard Motor H.P. in excess of the manufacturer's suggested H.P. rating.
7. Insured with more than one boating loss in last 3 years.
8. Any Inboard/Outboard with H.P. in excess of 260 H.P. and any Outboard with H.P. in excess of 200 H.P.
9. Any Outboard, Inboard/Outboard or Sailboat having a length in excess of 26 feet.
10. Homemade, kit boats or boats altered from manufacturer's design or boats with non-marine engines.
11. Risk where primary operator is under 21 years of age.
12. Power boats are used for racing, also hydroplanes, air propelled crafts.
13. Any person who has a poor driving record.
14. Boats built for speed or racing.
15. Boats to be written in the name of business or any other profit or non-profit organization, or partnerships on boats.
16. Boats with advertised speed (maximum speed) in excess of 45 mph.
17. Any boat with more than one loss in the prior three years.



UTICA FIRST INSURANCE COMPANY
LANDLORD PACKAGE GUIDELINES– CONNECTICUT

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LANDLORD PACKAGE UNDERWRITING GUIDELINES

Coverage A Line Limits	**Minimum**	**Maximum**
1-4 Family – Coverage A (Protected)	$100,000	$1,200,000
1-4 Family – Coverage A (Semi-Protected)	$100,000	$500,000

Maximum Liability Limits: Coverage L - $1,000,000/$2,000,000 and
Coverage M - $1,000 / 50,000

BINDING AUTHORITY: Up to $1,200,000.

No new coverage or increases in coverage to be bound while hurricane watch alert is in effect. Coverage not to exceed 30 days. Use ACORD or Homeowners Application binders. In order to avoid any possible conflict with backdating or late receipt of binder, the agent must notify the Company within three (3) working days of all business which the agent has bound pursuant to the authority granted herein. This notice is to be accomplished by depositing the required report in the United States Mail addressed to the Company. In the event that the Company shall for any reason grant any individual exception(s) to this time limit requirement, such exception(s) shall not be deemed to apply to any other or any subsequent submission(s), or to extend the time for notice with respect to any other or any subsequent submission(s), or to waive this time limit requirement with respect to any other or any subsequent submission(s).

NOTE: An Estimator is required for Replacement Cost provision.

PROHIBITED RISKS – DO NOT BIND

1. Unprotected risks
2. Dwellings with more than two mortgagees or loss payees on contents.
3. Any entity which owns more than five properties. No corporations, real estate brokers, commercial partnerships, etc.
4. Risks that do not require leases and renter's insurance.
5. Exposures with a woodstove, space or heater wood burning fireplace.
6. Seasonal properties.
7. Log construction.
8. Student-occupied risks.
9. Properties on the market – for sale.
10. Dwellings undergoing major renovations.

11. Dwellings that are vacant or unoccupied.
12. Exposures with no central heating system
13. Absentee landlords (if insured does not reside within 50 miles or does not employ a local property management company)
14. Prior losses for "insured"
    a. Any risk with more than one loss in prior five years
    b. Any risk with a loss in excess of $5,000 in the prior five years.

    All of these prohibitions shown in 14a or 14b for prior losses would not be applicable if any of the following occur:
    - If any losses incurred as a result of one or more catastrophic events as declared by a nationally recognized catastrophe loss index provider.
    - If a loss filed on the covered property while such property was owned by anyone other than the current applicant or insured unless the risk from which claim originated has not been mitigated.
    - If the cancellation, non-renewal or increase is based solely on inquires made on such policy or a claim filed under such policy that resulted in a loss coverage payment by the insurer of less than five hundred dollars or in no loss payment.
15. In multi-unit housing where there is NOT a parapet fire wall, Company will only insure one unit per fire division.
16. Dwellings located in frame rows.
17. Isolated Risks (Must be within eyesight of other dwellings)
18. Swimming pools, trampolines, ponds, tree forts/houses or any other unusual liability exposures.
19. Personal Property limit beyond $5,000.
20. Dwellings with knob and tube wiring and/or amperage service below 100. No Federal Pacific Breakers.
21. Pets: The following are ineligible:
    c. Any animal owned or kept that has shown dangerous propensities or has been involved in any occurrence that resulted in bodily injury or property damage.
    d. Dogs: Akitas, American Staffordshire Terrier, Bull Mastiff, Cane Corso, Chow, Dingo, Doberman Pinschers, German Shepherds, Korean Jindo, New Yorkie, Pit Bull Terriers, Presa Canario, Rottweiler, Staffordshire Terrier, St. Francis Terrier, Wolf Hybrids and any mix of the above breeds.
    e. Guard/Attack dogs and any animal with a past history of biting or that demonstrates aggressive behavior.
    f. Any wild animals.
22. Dwellings with underground tanks that are over 10 years old and are not of fiberglass in construction.
23. Dwellings with open foundations unless the home has been elevated based on architecturally designed and engineered piers which meet FEMA elevation standards.
24. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
25. Dwelling with roofs that unequivocally show material damage or degradation.
26. Dwellings with wood roofs or slate roofs.

27. We will use Risk Meter Online to determine the distance of a risk to the coast. Distances are based upon the standard coastline Risk Meter programmed based upon insurance department requirements (angle of impact measurement).

    For dwellings within 2,600 feet from the coast and dwellings over 2,600 feet to 1 mile from the coast a Catastrophic Windstorm Deductible will apply as explained below.

CATASTROPHIC WINDSTORM DEDUCTIBLE

- A two (2%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks over 2,600 feet to 1 mile from the coast with a 30% coastal surcharge.
- Towns where 2% deductible may apply: Branford, Bridgeport, Clinton, Cos Cob, Darien, East Haven, East Lyme, Fairfield, Greenwich, Groton, Guilford, Madison, Milford, Mystic, New Haven, New London, Niantic, Norwalk, Old Greenwich, Old Lyme, Old Saybrook, Orange, Pawcatuck, Riverside, South Lyme, Southport, Stamford, Stonington, Stratford, Waterford, West Haven, Westbrook, Westport.
- A five (5%) Catastrophic Windstorm Deductible will be applicable as a percentage of Coverage A limit for those risks that are within 2,600 feet of the coast with a 50% coastal surcharge.
- A catastrophic windstorm is defined as wind attaining category 1 hurricane status (sustained winds of 74 miles per hour or higher) as determined by the National Weather Service, at landfall anywhere in the State of Connecticut.

A premium credit of 4% and 10% respectively will be applied to the policy.

LOSS MITIGATION MEASURES

If loss mitigation measures are present as specified below, we will waive the Catastrophic Windstorm Deductible. If for any reason all of these loss mitigation measures are not undertaken by the insured the Company will apply the above catastrophic windstorm deductibles in the event of a catastrophic windstorm loss.

The following specific loss mitigation measures recommended by the Institute of Building and Home Safety must be complied with:

- **All windows, entry doors and garage doors must be adequately protected to sustain wind speed of 74 miles per hour or more or higher. This would be defined as a Category 1 Hurricane.**
- **Windows and Patio Doors –** A structural panel of various materials e.g., plywood (see below) ` must cover the openings. If you have a wood-frame house, use adequate fasteners to attach the panels over the openings. If the dwelling is of masonry or concrete block you will have to install anchoring devices.
- **Plywood Shutters –** pre-cut, pre-drilled, and individually marked for installation meeting the Institute of Business and Home Safety (IBHS) standards to fit over all windows, and door openings. They must be stored in a dry place on the premises and ready to use during a hurricane warning.
- **Doors -** Must have head and foot bolts. The bolts must extend into the door header and through the threshold into the sub floor. The door must have three hinges and a dead bolt security lock which has a minimum one inch bolt throw length.
- **Garage Doors –** One of the two following options must be complied with:
    3. A retrofit kit for the garage door. They can be purchased at your local building supply store.

    4. Reinforcing garage door. This involves installing horizontal and/or vertical bracing onto each panel, using wood or light gauge metal girts bolted to the door mullions. Heavy hinges and stronger end and vertical center supports may be needed.

UTICA FIRST INSURANCE COMPANY
PERSONAL UMBRELLA GUIDELINES– CONNECTICUT

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.



UNDERWRITING POLICY REQUIREMENTS

A. **Automobile** - $250/500/100,000 or $300,000 CSL. We prefer that you control the auto, however, if this is not the case, we will require a copy of the insured's current automobile policy every year showing mandatory underlying liability limits.

   Note: We will not write Umbrella over Assigned Risk, Sub-Standard Market Coverage, or if an underlying auto carrier has less than a B+ rating.

B. **CPL or Homeowners** - $300,000 – We must write the underlying Homeowners on CPL coverage. NO FARM liability will be written. If secondary locations, they must also be covered under primary policy. We also prefer that you attached the Personal Injury Endorsement (ML-46) to the Homeowners.

C. **Watercraft** - $300,000 – You must control this line and if it meets our underwriting criteria, then Utica First preferably must write it.

D. **Residences Rented to Others** - $300,000 – We want to control this underlying either with the ML-70 on the Homeowners or with a Landlords Package Policy. If Lead exclusion not part of the Umbrella exclusions, we will write only post 1970 dwellings.

E. **Recreational Vehicles** - $300,000 – This is limited to named insured. The **MINIMUM** age of the insured is 25.

F. **Office Occupancies and/or Business Pursuits** - $300,000 – The ML-42 or ML-71 or ML-450 must be attached to the Homeowners as we wish to determine the acceptability of the underlying exposure. We will not write any Gunsmiths under the ML-42. With Bed and Breakfast Exposures: (a) Each risk must be inspected, (b) Each room must contain a smoke detector, (c) No Liquor Liability provided.

G. **Personal Umbrella Risks** – Motor Vehicle Reports (MVR's) will be required on each operator on every new risk and at renewal.

H. **Pools -** $500,000

SELF-INSURED RETENTION: $500

BINDING AUTHORITY – NONE

SIGNED APPLICATIONS MUST BE SUBMITTED TO THE COMPANY AND APPROVED BEFORE BOUND

Guidelines apply to new and renewal business. Guidelines do not apply if they are in conflict with State laws.

EXCLUSION LIST

A. Automobile Drivers

B. Assigned Risk Drivers or Drivers who have primary coverage in a sub-standard market or a Best Rated company below B+.

C. Drivers with a DWI or DWAI or more than one (1) moving violation, at-fault accident, or reckless driving in the last three years.

D. No coverage available for policies written with restrictions on individual drivers. Drivers in household over age 70 may be subject to obtaining a Medical Statement on the Supplemental Physical Condition Application if there appears to be sound underwriting reasons for request of either.

E. Any driver under 21 with less than three years' experience. No principal operators under 25. (this also would apply to Recreational Vehicle use).

F. Politicians.

G. Public Lecturers.

H. Radio and TV broadcasters and telecasters.

I. Newspaper or magazine reporters, editors or publishers, authors or journalists.

J. Labor leaders.

K. Prominent Figures – actors, actresses, professional athletes or others in the public limelight.

L. School Board members.

M. Law enforcement Officials.

N. Watercraft over 260 HP or 26 feet in length, any inboard, or boat requiring a crew.

O. No aircraft liability.

P. No professional liability.

Q. Any coverage for auto's, watercraft or recreational vehicles in an organized racing or speed contest or other competition.

R. Recreational Vehicles – Coverage written on limited basis for 4-Wheel ATV's, snowmobiles, mopeds only.

S. Only 1 unit.

T. Principal operator must be insured or spouse who must be 25 years of age (will not accept if any family member below 21 has any operation).

U. No 3-Wheel ATV's.

V. No motorcycles.

W. Anyone who has been sued for Libel or Slander.

X. Home Day Care Exposures.

Y. Unfenced in-ground pools or pools with slides.

Z. Trampolines

AA. Skateboard Ramps