


# AGENCY UNDERWRITING GUIDE

# UNDERWRITING GUIDELINE MANUAL

## For New York

## Personal Lines Department

# UTICA FIRST INSURANCE COMPANY

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# UTICA FIRST INSURANCE COMPANY
# HOMEOWNER GUIDELINES – NEW YORK

**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 was built in the last 20 years**
- **The dwelling is within 1,000 feet from a fire hydrant and five miles from a fire department, or qualifies for Suburban Rating**
- **Seasonal Properties are not eligible**
- **No more than one loss under $20,000 within the last three years**
- **Territories 103, 104, 105, 106, 107, 146, and 150 are not eligible**



- **Minimum deductible of $500 for all perils. A mandatory wind and hail deductible of $1,000 applies. A 1% premium reduction will apply for the wind and hail deductible. Applicable to Upstate only.**
- **For a higher Upstate all perils deductible:**
  - **$1,000 – 15% Credit**
  - **$2,500 – 25% Credit**
  - **$5,000 – 35% Credit**
- **For counties of Orange (territory 155) and Westchester (territories 147 & 148)**
  - **$2,500 – 10% Credit**
  - **$5,000 – 15% Credit**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**



# UTICA FIRST INSURANCE COMPANY
# HOMEOWNER GUIDELINES – NEW YORK
**(Continued)**



# SPECIAL PROGRAM

| | | |
|---|---|---|
| **Minimum** | **$100,000** | **For Territories: 130-139, 141-144, 155, 291 and 292 (Upstate)** |
| **Minimum** | **$150,000** | **For Territories: 145-150 and 103-107 (Downstate)** |
| **Maximum** | **$700,000** | **All Special Eligible Risks in a Suburban Rating Protected Area** |
| **Maximum** | **$500,000** | **All Special Eligible Risks in a Partially Protected Area** |
| **Maximum** | **$800,000** | **All Special Eligible Risks in a True Protected* Area for Nassau & Suffolk Counties** |
| **Maximum** | **$1,200,000** | **All Special Eligible Risks in a True Protected*Area with the exception of Nassau and Suffolk Counties. The maximum for these two counties remain at $800,000** |

- **The dwelling was built in 1960 or newer for Form 2 and 3 Coverage**
- **The dwelling was built in 1980 or newer for Form 5 Coverage with a minimum coverage amount of $150,000**



- **One and Two Family risks only**
- **Seasonal Properties are not eligible**
- **No more than one loss under $20,000 within the last three years**
- **The dwelling is within 1,000 feet from a fire hydrant and five miles from a fire department, or qualifies for Suburban Rating.**
- ***True Protected – Does not include Suburban Rating – Must meet distances as noted above**



# UTICA FIRST INSURANCE COMPANY
# HOMEOWNER GUIDELINES – NEW YORK



# VINTAGE PROGRAM

| | | |
|---|---|---|
| **Minimum** | **$175,000** | **For Territories: 130-139, 141-144, 155, 291 and 292 (Upstate)** |
| **Minimum** | **$400,000** | **For Territories: 145-150 and 103-107 (Downstate)** |
| **Maximum** | **$800,000** | **For Territories: Nassau & Suffolk Counties** |
| **Maximum** | **$1,200,000** | **For all Territories with the exception of Nassau and Suffolk Counties. The maximum for these two counties remain at $800,000.** |



- **The dwelling was built between 1920 and 1959**
- **Form 3 Coverage Only**
- **One and Two Family risks only**
- ***True Protected – Does not include Suburban Rating – Must be within 1,000 feet from fire hydrant and within five miles from fire department**
- **Roof must be 20 years old or newer**
- **Central heat, heating system must not be over 20 years old. No supplemental heating e.g. space heaters, wall furnaces etc.**
- **Circuit breakers with 100 amp service. No fuses, knob and tube wiring etc.**
- **Plumbing, either copper and/or PVC piping to code, no lead pipes**
- **No more than one loss under $20,000 within the last three years.**

# STANDARD PROGRAM

| | | |
|---|---|---|
| **Minimum** | **$100,000** | **For Territories: 130-139, 141-144, 155, 291 and 292 (Upstate)** |
| **Minimum** | **$150,000** | **For Territories: 145-150 and 103-107 (Downstate)** |
| **Maximum** | **$500,000** | **All Standard Eligible Risks in a Partially Protected Area** |
| **Maximum** | **$700,000** | **All Standard Eligible Risks in a Suburban Area** |
| **Maximum** | **$800,000** | **All Standard Eligible Risks in a True Protected* Area for Nassau & Suffolk Counties** |
| **Maximum** | **$1,200,000** | **All Standard Eligible Risks in a True Protected* Area with the exception of Nassau and Suffolk Counties. The maximum for these two counties remain at $800,000** |

- **The dwelling was built prior to 1960**
- **Any risk that does not qualify for Special or Elite due to loss history**
- **Form 2 and 3 Coverage Only**
- **One through Four Family risks in Upstate Territories (Noted above)**
- **One and Two Family risks only in Downstate Territories (Noted above)**
- ***True Protected – Does not include Suburban Rating – Must be within 1,000 feet from fire hydrant and within five miles from fire department**

# 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** |



## SEASONAL AND SECONDARY

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

- **Form 2 Coverage Only**
- **Utica First Must Write Primary Homeowner Policy**



# 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).

# Cancellations

No cancellation notices are to be sent by agents other than for non-payment. We would prefer you send the non-pay request through. Flat cancellations allowed only during first 30 days.

# UTICA FIRST INSURANCE COMPANY
# HOMEOWNER GUIDELINES – NEW YORK
**(Continued)**

## 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:
  1. Built after 1980 with a minimum dwelling amount of $150,000.
  2. 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

# UTICA FIRST INSURANCE COMPANY
# HOMEOWNER GUIDELINES – NEW YORK
**(Continued)**

# Prohibited Classes: Do Not Bind

1. Distance to Water Rules - Dwellings within
   a. 1,500 feet of Lakes Erie and Ontario
   b. 3,000 feet from ALL shorelines for the counties of : Queens, Kings, Bronx, Richmond, New York and Westchester.
   c. One mile from either North or South Shore Nassau County.
   d. Two miles from South Shore Suffolk and One mile from North Shore Suffolk County.
   e. Dwellings on the barrier islands are not permitted.
2. Dwellings with more than two mortgagees or loss payees on contents.
3. Dwellings with other than central heat (or with coal furnaces, or those heated entirely by wood stoves or wood burning furnaces/boilers).
4. Dwellings more than 5 miles from responding fire department.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch/warning alert is posted in the territory where the risk is located.
7. Dwellings that are vacant, unoccupied, or up for sale.
8. Dwellings located in frame rows.
9. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division. No attached frame structures.
10. Seasonal/Secondary properties or weekend homes – Refer to company for consideration.
11. Dwellings under construction where completion date will be beyond six months from inception date. Please note exclusion for theft of building materials.
12. Log homes.
13. Tenant Homeowners with student occupancies.
14. Horses. Only one horse allowed per family, used solely by family members.
15. Pit Bull, Rottweiler, German Shepard, Doberman, or mixed breeds of these dogs. On all other breeds must have a "no bite" history.
16. More than two dogs of any breed.
17. Prior losses for "**insured**"
   a. Any risk with two losses – must refer to underwriter.
   b. Any risk with more than two losses in prior three years.
   c. Any risk with a loss in excess of $20,000 in prior three years.
18. Broadening of coverage from December 1st through April 1st. For example, adding back-up of sewers and drains coverage.
19. New business where the insured's previous policy was cancelled or non-renewed by another carrier.
20. New business with a lapse in coverage.
21. Isolated Risks (Must be within eyesight of other dwellings).
22. Risks with trampolines, ponds, tree forts/houses, or any other questionable liability exposures.
23. Unfenced in-ground pools and any pool with a slide.
24. Dwellings with open foundations.
25. Dwellings with knob and tube wiring and/or amperage service below 100.
26. Dwellings with electric serviced by circuit breakers exclusively must be minimum 100 amps.
27. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
28. Dwellings with flat roofs or tar and gravel roofs.



# UTICA FIRST INSURANCE COMPANY
# PERSONAL INLAND MARINE – NEW YORK
# GUIDELINES AND RATES PER $100

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

We need current appraisals (within last 4 years) on any item over $2,500.
You must issue for appraisal value.
**Minimum Premium - $35**

| | **PERSONAL INLAND MARINE** | **RATE PER $100** |
|---|---|---|
| | Coins | 1.62 |
| | Stamps | .63 |
| | Furs | .90 |
| | Silverware | .45 |
| | Jewelry | 1.98 |
| | Musical (non-professional) | .63 |
| | Photographic (non-professional) (Maximum $5,000) | 1.40 |
| | Fine Arts | |
| | Protected | .18 |
| | Partially Protected | .27 |

| | |
|---|---|
| **Forms 2, 3, or 5** | $100,000 – Total Schedule<br>$25,000 – Any Single Item, Silverware, Stamp/Coin Collection<br>$10,000 – Any one piece of Men's Jewelry<br>$20,000 – Total Schedule on Men's Jewelry |

| | |
|---|---|
| **Forms 4 & 6** | $30,000 – Total Schedule<br>$10,000 – Any Single Item<br>$3,000 – Any one piece of Men's Jewelry<br>$10,000 - Total Schedule on Men's Jewelry |



# UTICA FIRST INSURANCE COMPANY
# BOATOWNERS PHYSICAL DAMAGE COVERAGE
# UNDERWRITING GUIDELINES – NEW YORK

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 $500 per occurrence.

Fresh water rates are to be used for exposures above the Tappan Zee Bridge; Salt water rates are to be used for exposures below the Tappan Zee Bridge.

## Outboard Boats and Motors

| | Fresh | Salt |
|---|---|---|
| **Value $0 - $4,999** | | |
| Rates up to 150 HP | 1.90 | 2.38 |
| Rates over 150 HP | 2.38 | 3.32 |
| **Value $5,000 - $50,000** | | |
| Rates up to 150 HP | 1.43 | 2.38 |
| Rates over 150 HP | 1.90 | 3.32 |

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

| | | |
|---|---|---|
| Fresh water up to 200 HP | 1.43 | 3.32 |
| Fresh water over 200 HP | 1.90 | 3.80 |
| Sailboat(s) (Including Mast) | 1.90 | 2.85 |
| All Trailers | 1.19 | 1.19 |

Accessories (Coverage D)

- You must list a specific amount for this.
- This includes such items as radios, depth finders and other accessories. It does not include sports equipment.



# UTICA FIRST INSURANCE COMPANY
# BOATOWNERS PHYSICAL DAMAGE COVERAGE
# UNDERWRITING GUIDELINES – NEW YORK
## (Continued)

**Boatowners:**

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

Minimum Premium 1 Year $35

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

| Deductible Credits | Credit |
|---|---|
| $1,000 All Perils | 15 % |
| Power Squadron or Coast Guard Course | 2 % |

## PROHIBITED CLASSES: 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 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 used for racing, also hydroplanes, air propelled crafts.
13. Any person who has 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 prior three years.



# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA UNDERWRITING GUIDELINES
# NEW YORK



**1. UNDERWRITING POLICY REQUIREMENTS**

A. **Automobile:**
Bodily Injury Each Person/ Each Occurrence -$250,000/500,000 or $300,000/$300,000
Property Damage Each Person/Each Occurrence - $100,000 or
Combined Single Limit- $300,000.
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.

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.

**2. SELF-INSURED RETENTION: $500**

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA UNDERWRITING GUIDELINES
# NEW YORK
**(Continued)**

**3. EXCLUSION LIST**

A. Automobile Drivers

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

2. Drivers with a DWI or DWAI or more than one (1) moving violation, at fault accidents or any convictions for reckless driving in the last three years.

B. 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.

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

D. Politicians.

E. Public Lecturers.

F. Radio and TV broadcasters and telecasters.

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

H. Labor leaders.

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

J. School Board members.

K. Law enforcement Officials.

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

M. No aircraft liability.

N. No professional liability.

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

# UTICA FIRST INSURANCE COMPANY
# PERSONAL UMBRELLA UNDERWRITING GUIDELINES
# NEW YORK
**(Continued)**

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

1. Only 1 unit.
2. 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).
3. No 3-Wheel ATV's.
4. No motorcycles.

Q. Persons who represent a moral hazard or anyone who has been sued for Libel or Slander.

R. Home Day Care Exposures.

S. Unfenced in-ground pools or above ground pools (including temporary inflatable) without a removable ladder or deck without a locked gate. Any pool with a slide.

T. Trampolines

U. Skateboard Ramps

V. Bed and Breakfast exposures unless the following conditions have been met:

1. Each risk shall be inspected by the Company
2. Each Room must contain a smoke detector
3. Liquor Law Liability is to be excluded

W. Jet Skis

X. Any risk which the underlying policy contains restrictive endorsement or exclusions, such as animal liability, that would cause the umbrella policy to drop down to provide primary coverage

**BINDING AUTHORITY – NONE**
**SIGNED APPLICATIONS MUST BE SUBMITTED TO THE COMPANY**
**AND APPROVED BEFORE BOUND**

# UTICA FIRST INSURANCE COMPANY
# LANDLORDS PACKAGE POLICY PROGRAM
# NEW YORK



## UNDERWRITING GUIDELINES

**Coverage A Line Limits – Protected/Semi-Protected**

| | Minimum | Maximum |
|---|---|---|
| Zones 1 & 2 except Nassau & Suffolk | | |
| 1-4 Family – Coverage A (Protected) | $100,000 | $750,000 |
| 1-4 Family – Coverage A (Semi-Protected) | $100,000 | $350,000 |
| Zone 3, (NYC), and Nassau & Suffolk | | |
| 1-4 Family – Coverage A (Protected) | $200,000 | $750,000 |

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

**BINDING AUTHORITY**: Up to $750,000. 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 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).

NOTE: A front and rear photo of risk and the completed Questionnaire (back of application) must be included with the submission. An Estimator is also required for Replacement Cost provision.



# UTICA FIRST INSURANCE COMPANY
# LANDLORDS PACKAGE POLICY PROGRAM
# UNDERWRITING GUIDELINES – NEW YORK

## PROHIBITED – DO NOT BIND

1. Distance to Water Rules - Dwellings within
   a. 1,500 feet of Lakes Erie and Ontario
   b. 3,000 feet from ALL shorelines for the counties of : Queens, Kings, Bronx, Richmond, New York and Westchester.
   c. One mile from either North or South Shore Nassau County.
   d. Two miles from South Shore Suffolk and One mile from North Shore Suffolk County.
   e. Dwellings on the barrier islands are not permitted.
2. Dwellings with more than two mortgagees or loss payees on contents.
3. Exposures with a woodstove or space heater.
4. Dwellings more than 5 miles from responding fire department.
5. Dwellings undergoing major renovation or in need of upkeep and maintenance.
6. Binding a dwelling when hurricane watch/warning alert is posted in the territory where the risk is located.
7. Dwellings that are vacant, unoccupied, or up for sale.
8. Dwellings located in frame rows.
9. Multi-housing units where there is NOT a parapet firewall, Company will only insure one unit per fire division. No attached frame structures.
10. Seasonal properties.
11. Any entity which owns more than two properties. No corporations, real estate brokers, commercial partnerships, etc.
12. Log construction.
13. Student-occupied risks.
14. Properties on the market – for sale.
15. Dwellings undergoing major renovations.
16. Dwellings that are vacant or unoccupied.
17. Prior losses for "insured"
    a. Any risk with two losses – must refer to underwriter
    b. Any risk with more than two losses in the prior three years.
    c. Any risk with a loss in excess of $20,000 in prior three years.
18. Broadening of coverage from December 1st through April 1st.
19. Dwellings with underground tanks that are over 10 years old and are not of fiberglass in construction.
20. Exposures with no central heating system
21. Absentee landlords (if insured does not reside in same town or within 15 miles, will not accept)
22. In multi-unit housing where there is NOT a parapet fire wall, Company will only insure one unit per fire division.
23. New business where the insured's previous policy was cancelled or non-renewed by another carrier – refer to underwriter.
24. New business with a lapse in coverage.
25. Isolated Risks (Must be within eyesight of other dwellings)
26. Swimming pools, trampolines, ponds, tree forts/houses or any other unusual liability exposures.
27. Personal Property limit beyond $5,000 – Refer to Underwriter.
28. Dwellings with knob and tube wiring and/or amperage service below 100.
29. Any animals – Refer to underwriter.
30. Dwellings with open foundations.
31. E.I.F.S. (Exterior Insulating Finish System) sided/constructed homes.
32. Dwellings with flat roofs or tar and gravel roofs.