

FIRE EXTENDED COVERAGE PROGRAM - FEC

UNDERWRITING GUIDE

- Dwellings or buildings owned by individuals for primary, secondary, or investment
- Vacant dwellings or buildings
- Dwellings or buildings in need of updates
- Dwellings on Piers or open foundations
- Mobile Homes
- Farm Dwellings
- Farm Buildings without dwellings on premises
- Dwellings Ineligible for Homeowners, Mobile Homeowners, or Farmowners



PRODUCT FEATURES

- Ability to offer:
 - Comprehensive Personal Liability (CPL)
 - Farm Comprehensive Personal Liability (Farm CPL)
 - Owners, Landlords, and Tenants Liability Coverage (OLT)
 - Farm Owners, Landlords, and Tenants Liability Coverage (Farm OLT)
- Ability to consider risks with inground oil tanks, woodstoves, and asbestos siding
- Outside Inspections not typically required (Agent provided photos usually acceptable)
- Ability to consider risks with swimming pools and incidental boat docks or slips
- Special Cause of Loss form available
- Replacement Cost or ACV available
- Ability to consider property coverage on a stand-alone basis without liability

AVAILABLE LIMITS

- CPL, OLT, Farm OLT, Farm CPL up to \$1,000,000
- Property Values up to \$2,000,000 TIV (ability to consider higher limits as well)

DEDUCTIBLES

- Deductibles from \$500 to \$2,500 available
- Higher Deductibles available upon request

Our Headquarters – The Gempler Building



www.CallicoonCoop.com
(845) 482-5522

INELIGIBLE CHARACTERISTICS

- Poorly maintained properties
- Properties in need of Horse Liability – Specifically Excluded in the policy



Let's Talk Turkey!

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT (845) 482-5522