# **UNDERWRITING GUIDE**

- > Dwellings owned by individuals or entities for residential purposes
- Primary or Secondary Homes
- Stand Alone Secondary Homes eligible including incidental short-term rental
- > Available for new purchases
- > True log homes eligible



## **PRODUCT FEATURES**

- Deductibles starting at \$500
- ➤ Ability to offer:
  - Coverage for older structures Both RC and ACV Available
  - > Equipment Breakdown Coverage
  - Replacement Cost for buildings and no maximum age
  - Coverage for homes 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

#### **AVAILABLE LIMITS**

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

#### **DEDUCTIBLES**

Deductibles from \$500 and up

# Our Headquarters - The Gempler Building



## **INELIGIBLE CHARACTERISTICS**

- In-home daycare operations
- Student Housing



Let's Talk Turkey!