

# 1-4 FAMILY DWELLING PRODUCT — PERSONAL LINES (CT, GA, IL, IN, MI, MN, OH, PA, SC AND VA)



- Ⓢ CT, GA, IL, IN, MI, MN, OH, PA, SC and VA\*
- Ⓢ Package policies available on Basic Form DP-1 or Special Form DP-3
- Ⓢ Available for 1-4 family tenant-occupied locations
- Ⓢ Available for 2-4 family owner-occupied locations
- Ⓢ Eligible insureds include individual, trust, estate, family, limited partnership and LLC
- Ⓢ Dwellings under renovation are eligible on Basic Form DP-1
- Ⓢ Built 1900 or later for Basic Form DP-1 eligibility
- Ⓢ Special Form DP-3 available for properties up to 90 years old
- Ⓢ HVAC systems not older than 50 years for DP-1 Basic Form eligibility
- Ⓢ HVAC systems not older than 20 years for DP-3 Special Form eligibility
- Ⓢ Electrical systems are on circuit breakers with 100 amp service
- Ⓢ Plumbing systems comprised of copper, PVC or cast iron
- Ⓢ Asphalt shingle roof up to 25 years old is eligible
- Ⓢ Up to 10 locations per policy\*\* (varies by state)
- Ⓢ Up to one prior loss in the last three years
- Ⓢ Multiple locations: one loss per two locations in the last three years
- Ⓢ Dwellings located in coastal areas are eligible (wind and hail exclusion applies)

\*Admitted in GA, IL, IN, OH, PA and VA

\*\*Quotes may be available for our Commercial product if ineligible for Personal Lines

## PRODUCT ADVANTAGES

- Comprehensive personal liability coverage is available up to \$1,000,000 including personal injury coverage
- Additional insureds can be added free of charge
- No mandatory roof exclusion
- Discount available for protective devices and dwellings five years old or newer
- Actual cash value roof endorsement available on Special Form DP-3
- Water back up and sump pump overflow coverage at \$5,000 included on DP-3
- Inspections ordered, paid for and managed by USLI
- Efficient online capabilities and phone quoting
- A.M. Best rated A++ carrier



## OPTIONAL COVERAGES

- ▶ Limited Theft (owner-occupied locations only) up to \$5,000
- ▶ Broad Theft (owner-occupied locations only) up to 50% of Coverage C available on DP-3
- ▶ Replacement Cost on Contents (owner-occupied locations only) available on DP-3
- ▶ Wind/Hail Coverage for Trees, Shrubs and Other Plants available
- ▶ Wind/Hail Coverage for Awnings, Signs and Outdoor Radio & Television Equipment
- ▶ Gravemarkers

## AVAILABLE LIMITS

- ▶ DP-1 Basic form minimum Coverage "A" of \$75,000
- ▶ DP-3 Special form minimum Coverage "A" of \$100,000
- ▶ Maximum Total Insured Value (TIV) of \$1,000,000
- ▶ Medical payments of \$5,000
- ▶ 20% of Coverage A for Fair Rental Value Coverage D
- ▶ Up to:
  - 40% of Coverage A for Personal Property Coverage C
  - \$1,000,000 personal liability coverage optional

## DEDUCTIBLES

- ▶ Deductibles available range from \$1,000 to \$5,000
- ▶ Special deductibles available for wind and hail coverage

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Tenant and pre-employment screenings
- ▶ Identity theft protection
- ▶ Human resource services
- ▶ Marketing resources

See [www.usli.com](http://www.usli.com) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS:

- ▶ Risks with Coverage A limits under \$75,000\*
- ▶ Vacant dwellings not currently being renovated\*
- ▶ Owned by corporations\*
- ▶ Business, farming or day care exposures on the premises
- ▶ Risks used as rooming or boarding houses or as student housing
- ▶ Allows for the use of wood stoves
- ▶ Rented with shorter than six-month lease terms

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**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

