

1-4 Family Dwelling Product – Personal Lines (CT, GA, IL, IN, MI, MN, OH, PA, SC and VA)

Product Features:

- ▶ Available in CT, GA, IL, IN, MI, MN, OH, PA, SC and VA*
- ▶ Basic Form DP-1 and Special Form DP-3 package policy
- ▶ Available for one to four family tenant-occupied locations
- ▶ Available for two to four family owner-occupied locations
- ▶ Eligible insureds include individual, trust, estate, family or limited partnership, and limited liability company
- ▶ Dwellings under renovation are eligible on Basic Form DP-1
- ▶ Basic Form DP-1 minimum Coverage A (Building) of \$75,000*
- ▶ Special Form DP-3 minimum Coverage A (Building) replacement cost of \$100,000*
- ▶ Special Form DP-3 Coverage C (Contents) replacement cost available on owner-occupied locations
- ▶ Up to 10 locations per policy**
- ▶ Maximum property coverage of \$1,000,000 total insured value
- ▶ Liability limits up to \$1,000,000
- ▶ Medical payments of \$5,000
- ▶ Deductibles available from \$1,000 to \$5,000
- ▶ Special Form DP-3 Water Back Up and Sump Pump Overflow coverage of \$5,000 is included
- ▶ Special Form DP-3 Value Plus Endorsement including increased coverage for fire department service charge and arson reward

Optional Coverages:

- ▶ Limited Theft Endorsement available for owner occupied locations
- ▶ Basic Form DP-1 Vandalism and Malicious Mischief is optional
- ▶ Special Form DP-3 Broad Theft coverage available for owner-occupied locations
- ▶ Wind/Hail coverage available for trees, shrubs and other plants as well as awnings, signs and outdoor radio/television equipment
- ▶ Coverage for gravemarkers available
- ▶ Additional insureds and additional interests can be added free of charge

Additional Advantages

- ▶ A.M. Best A++ rated carrier
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their assets

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

**Varies by state, contact your underwriter for more information

