



# 1 - 4 Family Dwellings - Commercial Lines

We can consider 1 to 4 family dwellings owned by an individual or corporate investors for rental purposes. Our broad eligibility includes new purchases, risks with no prior insurance, buildings undergoing renovations as well as owner occupied risks when part of a multi-family occupancy.



## The HIT ZONE – *Our highest hit ratio*

- 🏠 Up to five locations
- 🏠 Up to three stories in height
- 🏠 Locations that are leased on an annual basis
- 🏠 Dwellings that are not adjacent to each other and not subject to one fire loss
- 🏠 Risks with no losses or claims incurred in the past three years (excluding closed without payment)

### PRODUCT ADVANTAGES

- ▶ No General Liability deductible
- ▶ Larger schedules can be considered
- ▶ Ability to consider risks in hail and tornado prone areas (a special deductible may apply)
- ▶ Loss of Rental Income available
- ▶ Inspection costs paid by the United States Liability Insurance group

### ELIGIBILITY LIST FOR GENERAL LIABILITY AND PROPERTY

- ▶ If any dwelling built prior to 1978, no aluminum or knob and tube wiring present and 100% of the wiring is on functioning and operating circuit breakers with a minimum of 100 amp service
- ▶ No dwelling in which wood stoves, space heaters or temporary heating devices are used or permitted for use
- ▶ No Rooming or Boarding House exposure
- ▶ All dwellings have functioning and operating smoke detectors and/or heat detectors in all units or occupancies
- ▶ No tenants have been evicted from the premises in the past 6 months and no one is in the process of being evicted
- ▶ No exposure to student residents
- ▶ Dwellings with subsidized residents must be reviewed by the company for consideration
- ▶ No more than two losses per coverage part incurred in the past 3 years
- ▶ No past, pending or planned bankruptcy or judgment for unpaid taxes against the insured or any officer, partner, member of owner of the applicant individually within the past five (5) years



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#### ELIGIBILITY FOR GENERAL LIABILITY ONLY

- ▶ No Assisted Living or group home facilities
- ▶ No dwelling with swimming pools
- ▶ Applicant does or will re-key all locks prior to leasing to new tenants (Not applicable to seasonal rentals)
- ▶ All units have functioning and operational carbon monoxide alarms if required by the law or code in which the municipality in which the building is located

#### ELIGIBILITY FOR PROPERTY ONLY

- ▶ No dwellings are rented on a timeshare or seasonal basis
- ▶ No units rented out for a term less than 6 months
- ▶ No dwellings are mobile homes
- ▶ No dwellings in a Protection class 9 or 10
- ▶ No California risks in the name of an individual or husband and wife
- ▶ Property coverage is not eligible in all states. Please contact your underwriter for details

#### AVAILABLE PROPERTY LIMITS

- ▶ Property limits up to \$1,000,000 per location in Protection class 1-8
- ▶ Coastal Zones: Maximum property values up to \$500,000 per location. Risks having property values up to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.