

DWELLING FIRE UNDERWRITING GUIDELINES

1. Risks with any of the following need prior approval:
 - Homes with Coverage A values of \$500,000 or greater in Protection Class 9
 - Homes with Coverage A values over \$1,000,000
 - Protection Class 10
 - Historical Homes
 - Risks Under Renovation
 - Risks Under Construction
 - Log Homes
 - Vacant Risks
 - Mobilehomes over 15 years of age
 - Any losses within 5 years
 - Seasonal and/or Secondary residences without primary support
 - Rental Units without primary support
2. The following are ineligible risks:
 - Business on premises, including Bed and Breakfast
 - Student Housing
 - Rooming Houses
 - Frame Row Houses
 - Spec Homes
 - Converted Commercial Buildings
 - Fuses, aluminum wiring, knob and tube wiring
 - Galvanized pipes (incoming water)
 - Wood heat as only heat source
3. Risk must pass physical inspection, including any additional location (interior inspections are completed by company on homes over \$750,000).
4. 1-4 family rental units must be written at a minimum of 50% of the replacement cost. A 360Value Cost Estimator is required with all new applications.
5. Each deeded property must be written on a separate policy. Multiple dwellings at the same location may be written on one policy.
6. Proof of insurance is required for all tenants with the following exposures:
 - Animals
 - Pools
 - Trampolines
7. Exotic pets and all dogs with prior bite history or aggressive tendencies are unacceptable. The following breeds of dogs are also unacceptable:
 - Pit Bull Terriers
 - American Staffordshire Terriers
 - Staffordshire Bull Terriers
 - Bull Terriers
 - American Bulldog
 - Any mixed breed that includes any of the above types of dogs