

USLI RENTAL DWELLINGS — PERSONAL LINES



- ⦿ Package policies available on Basic Form DP-1 or Special Form DP-3
- ⦿ Available for tenant-occupied 1-4 family locations in most states
- ⦿ Available for owner-occupied 2-4 family locations*
- ⦿ Eligible insureds include individuals, trusts, estates, families, limited partnerships and LLCs
- ⦿ Special Form DP-3 available for properties up to 90 years old
- ⦿ Electrical systems are on circuit breakers with 100 amp service
- ⦿ Asphalt shingle roofs up to 25 years old are eligible**
- ⦿ Flat roofs up to 15 years old are available on both DP-1 and DP-3
- ⦿ Up to 10 locations per insured in most states
- ⦿ Dwellings located in coastal areas are eligible (wind and hail exclusion applies)
- ⦿ Can consider vacant dwellings and dwellings undergoing renovations
- ⦿ Admitted in GA, IL, IN, MI, MN, NY, OH, PA, SC and VA

* Only available for tenant-occupied locations in MI, NH, NJ and VA

** In NY, asphalt shingle roofs up to 20 years old are eligible

PRODUCT ADVANTAGES

- ▶ Comprehensive personal liability coverage, including personal injury coverage, is available up to \$1 million
- ▶ Additional insureds can be added free of charge
- ▶ Inspections ordered, paid for and managed by USLI
- ▶ Efficient online capabilities and phone and email quoting options
- ▶ A.M. Best rated A++ carrier

AVAILABLE LIMITS

- ▶ DP-1 Basic form minimum Coverage A of \$75,000 (\$100,000 in MO)
- ▶ DP-3 Special form minimum Coverage A of \$100,000 (\$150,000 in MO)
- ▶ Maximum total insured value (TIV) of \$1 million
- ▶ Medical payments of \$5,000
- ▶ 10 or 20% of Coverage A extends to Coverage B other structures and Coverage D fair rental value
- ▶ Up to:
 - Up to 40% of Coverage A for personal property Coverage C
 - \$1 million personal liability coverage optional

DEDUCTIBLES

- ▶ Deductibles available range from \$1,000 to \$5,000

BUSINESS RESOURCE CENTER

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

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

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS:

- ▶ Risks with Coverage A limits under \$75,000[¥]
- ▶ 3–4 family dwellings in AZ, CT, GA, IL, MO, PA and WA[¥]
- ▶ Owned by corporations[¥]
- ▶ Business, farming or day care exposures on the premises
- ▶ Risks used as rooming or boarding houses or student housing
- ▶ Allows for the use of wood stoves
- ▶ Short term or vacation rentals, these are eligible for liability only coverage under our Comprehensive Personal Liability product
- ▶ Not available in AK, AL, CA[¥], HI, FL[¥], KY, LA, MS, TN, WV and Detroit[¥]

[¥] Quotes may be available for our Commercial product if ineligible for Personal Lines

Quote Online or Call 888-875-5218

