

COMPREHENSIVE PERSONAL LIABILITY

- Ⓞ Owners of 1-4 family dwellings, condo units and mobile homes that are owner-occupied or rented to others
- Ⓞ Tenants of multiple unit dwellings, condo units and mobile homes
- Ⓞ Secondary/seasonal dwellings
- Ⓞ Short term rentals (monthly, weekly, nightly)
- Ⓞ Eligible named insureds include individuals, trusts, limited partnerships, family partnerships, LLCs, estates or corporations established for personal investment purposes
- Ⓞ Dwellings under construction or renovation where the applicant is not the general contractor
- Ⓞ Vacant dwellings currently for sale or undergoing renovations or construction where the applicant is not the general contractor
- Ⓞ Vacant land up to 250 acres
- Ⓞ RV lots
- Ⓞ Risks with up to one liability loss under \$10,000 in the last three years
- Ⓞ Dwellings with swimming pools; unfenced swimming pools or pools with diving boards higher than four feet or waterslides can be written excluding these specific exposures
- Ⓞ Risks with up to 15 locations
- Ⓞ High profile individuals



PRODUCT ADVANTAGES

- ▶ Personal injury included
- ▶ Dog liability included for most breeds
- ▶ Host liquor liability included
- ▶ Third-party water damage included
- ▶ Defense outside the limit
- ▶ Pre and post-judgment interest coverage
- ▶ Admitted and eligible for Direct Bill in CA, NC and SC
- ▶ Multiple additional insureds can be added at no additional premium
- ▶ No deductibles
- ▶ Web binding available

AVAILABLE LIMITS

- ▶ Up to \$1,000,000 for all risks
- ▶ Personal injury included up to the liability limit
- ▶ \$5,000 of medical payments included on all risks



BUSINESS RESOURCE CENTER

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

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Motor vehicle reports

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

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Three and four family locations in AZ, CA, CT, FL, GA, IL, MO, PA, and WA
- ▶ Farms
- ▶ Houseboats
- ▶ Vacant homes not up for sale or undergoing renovations
- ▶ Locations leased to others for purposes of fishing, hunting or other recreational activities
- ▶ Dwellings used as model homes for new construction
- ▶ Student housing
- ▶ Assisted living or group home facilities except for assisted living apartments with single occupancy or husband and wife
- ▶ Vacant land with a dock
- ▶ Corporations that have activities outside of residential real estate investment
- ▶ Located in AK, LA or WV

NOTE: Ineligible risk characteristics include but are not limited to those listed above.

Quote online or call 888-875-5218

