

HOMEOWNERS



HOMESTEAD

DESCRIPTION

- Special Form Coverage - Replacement Cost
 - 10% Coverage B
 - 75% Coverage C
 - 20% Coverage D

GUIDELINES

Minimum value - \$150,000 - must be insured within 90% of 360Value cost estimator - maximum binding authority - \$400,000. Modular homes do NOT qualify. Dwelling must have excellent housekeeping, show pride of ownership, be well maintained, and meet all liability underwriting guidelines.

HOMESTEAD *Exclusive*

DESCRIPTION

- Special Form Coverage - Replacement Cost
 - 10% Coverage B
 - 75% Coverage C
 - 20% Coverage D
- Expanded Replacement Cost Coverage
- Personal Property Replacement Cost Coverage
- \$10,000 Water Damage - Sewers, Drains, and Sumps

GUIDELINES

Minimum value - \$200,000 - must be insured for 100% of 360Value cost estimator - maximum binding authority - \$400,000. Dwelling must be less than 25 years old. Modular or manufactured homes do NOT qualify. Log homes NOT allowed. Seasonal property is NOT allowed. Dwelling must have excellent housekeeping, show pride of ownership, be well maintained, and meet all liability underwriting guidelines. Insured must have Level 1 insurance score and no losses in the past three years, with the exception of one past wind or hail claim.

HOMEOWNERS



HOMESTEAD *Protector*

DESCRIPTION

- Broad Form Coverage - Replacement Cost
 - 10% Coverage B
 - 50% Coverage C
 - 20% Coverage D

GUIDELINES

Minimum value - \$100,000 - must be insured within 80% of 360Value cost estimator. Must have good housekeeping, be well maintained, and meet all liability underwriting guidelines.

HO-4 *Contents*

DESCRIPTION

- Broad Form - Replacement Cost
 - 20% Coverage D

GUIDELINES

Minimum value - \$10,000. Wood heat or solid fuel heat is NOT acceptable - standard fireplace is acceptable. Single-wide mobile homes less than 15 years of age are eligible.