

## 10 + SCHEDULED DWELLING PROGRAM

PROGRAM TARGET	KEY FEATURES
<ul style="list-style-type: none"> <li>• Ten or more dwellings, tenant occupied or vacant</li> <li>• 1 to 6 family units</li> <li>• Property and liability coverage</li> <li>• ACORD application</li> <li>• 3-year loss experience</li> <li>• No owner occupancy</li> </ul>	<ul style="list-style-type: none"> <li>• Dwellings scheduled on one policy</li> <li>• No maximum number of dwellings</li> <li>• Deductible options from \$500 to \$25,000</li> <li>• Dwelling values up to \$1 million</li> <li>• Mixed occupancy exposures</li> <li>• Vacant land liability coverage</li> </ul>
PREFERRED RISK	LIABILITY LIMITS
<ul style="list-style-type: none"> <li>• Dwellings 60 years or newer</li> <li>• If over 60 years, wiring, roofing, plumbing and heating must be updated</li> <li>• Above average or better condition</li> <li>• Compliance of all state tenant/landlord laws</li> </ul>	<ul style="list-style-type: none"> <li>• Premises liability: \$100k, \$300k, \$500k or \$1M limit options</li> <li>• Aggregate limit 2x</li> <li>• Personal &amp; Advertising Injury equal to premises liability limit</li> <li>• \$50,000 fire damage</li> <li>• \$5,000 medical payments</li> </ul>
COVERAGES	COVERAGE OPTIONS
<ul style="list-style-type: none"> <li>• Premises liability</li> <li>• Building</li> <li>• Business personal property</li> <li>• Business income and extra expense</li> <li>• Inland marine</li> <li>• Crime</li> </ul>	<ul style="list-style-type: none"> <li>• ISO form</li> <li>• Actual cash value</li> <li>• Replacement cost</li> <li>• Co-insurance 80%, 90% or 100%</li> <li>• Basic form, Broad form, Special form</li> </ul>
MIXED OCCUPANCIES	VACANT LAND
<ul style="list-style-type: none"> <li>• Lessors Risk Exposures</li> <li>• Primary occupancy should be habitational</li> <li>• Tenant should maintain liability limits of a minimum of \$300,000</li> <li>• Insured must maintain certificate(s) of tenant insurance</li> <li>• No commercial cooking exposures</li> </ul>	<ul style="list-style-type: none"> <li>• No real estate development</li> <li>• No open water exposures</li> <li>• No hunting activities</li> </ul>
VACANT DWELLING REQUIREMENTS	INSPECTIONS
<ul style="list-style-type: none"> <li>• Vacant less than 24 months</li> <li>• Above average condition</li> <li>• Theft coverage excluded</li> <li>• Physical check required</li> <li>• Heat must be maintained</li> </ul>	<ul style="list-style-type: none"> <li>• At inception or at underwriter's discretion</li> <li>• Photos within 30 days of bind or with inspection</li> </ul>

PRICING AND BILLING	DEDUCTIBLES
<ul style="list-style-type: none"> <li>Commercial ISO pricing</li> <li>Flexible pricing</li> <li>Direct bill (4-pay or EZPay) or agency bill</li> </ul>	<ul style="list-style-type: none"> <li>Minimum of \$500 – maximum of \$25,000</li> <li>Separate wind/hail deductible – 1% per building</li> <li>No GL deductible</li> </ul>
RESTRICTIONS	OTHER
<ul style="list-style-type: none"> <li>No tier 1 unless wind/hail excluded</li> <li>ISO form excludes flood</li> </ul>	<ul style="list-style-type: none"> <li>Use ACORD application</li> <li>Cannot be quoted on modernLINK®</li> </ul>

### INELIGIBLE RISKS

Condition	Un-repaired damaged unit	Excessive debris on premises	Condemned	Broken or boarded windows
Construction Type	Manufactured (mobile) home	Condominium (unit owners)	Unusual construction	Attached to or converted commercial
	Hand-hewn log home	Earth or dome home	Open pier or stilt home	Rolled flat or tin roofing
	Row home	Town home	Open foundation	
Location	Isolated or inaccessible by road	Landslide area	Forest or brush fire zone	Within 1,000 ft of rising water or flood area
Applicant	Past conviction of arson or fraud	Home in foreclosure or 60 days past due	Unemployed	
Liability	Swimming pool	Vicious dog or exotic pet	Previous animal bite incident	Lead paint exposure
Other	Kerosene or portable space heater	Knob and tube wiring	Underground fuel tank on premises	Fraternity, sorority or student housing

### CONTACT INFORMATION

	COMMERCIAL UNDERWRITING	COMMERCIAL CLAIMS
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