| Dwelling Fire DP-1 | Dwelling Fire DP-3 | Homeowners HO-3 | Manufactured Home |
|--|--|--|---|
| | | | |
| OWNER OCCUPIED; RENTAL; VACANT; NOT A RESIDENT | SEASONAL; RENTAL; VACANT | OWNER OCCUPIED; SEASONAL | OWNER OCCUPIED; RENTAL; VACANT |
| NO AGE LIMIT | 80 YEARS OR NEWER | 80 YEARS OR NEWER | NO AGE LIMIT |
| LIABILITY FROM \$25K - \$500K | LIABILITY FROM \$25K - \$500K | LIABILITY FROM \$100K - \$500K | LIABILITY FROM \$25K - \$500K |
| NO MIN VALUE | MIN \$75,000 | MIN \$150,000 | NO MIN VALUE |
| MAX \$750,000 | MAX \$750,000 | MAX \$500,000 | MAX \$300,000 |
| NAMED PERIL | OPEN PERIL | OPEN PERIL | OPEN PERIL |
| ACV SETTLEMENT | RCV SETTLEMENT | ACV SETTLEMENT RCV SETTLEMENT OPTIONAL | ACV SETTLEMENT RCV SETTLEMENT OPTIONAL |
| SHORT TERM RENTAL ENDORSEMENT FOR RENTAL RISKS | SHORT TERM RENTAL ENDORSEMENT FOR RENTAL RISKS | | SHORT TERM RENTAL ENDORSEMENT FOR RENTAL RISKS |
| | | OCCASIONAL RENTAL FOR OWNER OCCUPIED/ SEASONAL | OCCASIONAL RENTAL FOR SEASONAL OCCUPIED |
| AL, AZ, AR, GA, IL, IN, MI, MS, MO,NC, OH, SC, TN, WI | AL, AZ, AR, GA, IL, IN, MI, MS, MO,NC, OH, SC, TN, WI | AL, AZ, GA, IL, IN, MI,MO,OH, SC, TN, WI | AL, AZ, AR, GA, IL, IN, MI, MS, MO, NC, OH, SC, TN, WI |
| COASTAL RISKS ACCEPTED- WIND & HAIL RESTRICTIONS APPLY | | | |
| PRIOR CLAIMS HISTORY ALLOWED | | | |
| PROTECTION CLASSES 1-10 | | | |
| - MULTIFAMILY (UP TO 4) ACCEPTABLE - | | SINGLE OR DUPLEX (UP TO 2) ACCEPTABLE | |
| | | - HOBBY FARMING END | ORSEMENT AVAILABLE - |
| | LAURA RICHARDSON | | Come and |



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