

HOMEOWNER GUIDELINES		
EXPOSURE	PREFERRED TIER	STANDARD TIER
Eligible Locations	<b>NEW YORK STATE (Except Nassau and Suffolk Counties)</b>	<b>NEW YORK STATE</b>
	<p><b>THE ROCKAWAY PENINSULA:</b> More than 3 miles from the high water mark of any ocean or tidal bay.</p> <p><b>REMAINDER OF THE STATE:</b> More Than 2,500 ft from high water mark of any ocean or bay</p>	<p><b>THE ROCKAWAY PENINSULA AND THE SOUTH SHORE OF NASSAU AND SUFFOLK COUNTIES:</b> More than 3 miles from high water mark of any ocean or tidal bay.</p> <p><b>REMAINDER OF THE STATE:</b> More Than 2500 ft from high water mark of any ocean or bay.</p>
Age	1940 or newer	1920 or newer
Updates	* Heating/ plumbing/ roof /electrical systems updated in the last 20 years.	
Maintenance	* Sidewalks and remainder of dwelling must be maintained and in good repair.	
Forms	HO2, HO3 and HO6	HO2, HO3, and HO6
Coverage Limits	<p><b>Dwelling (HO2/3)</b></p> <ul style="list-style-type: none"> <li>* Minimum: \$150K</li> <li>* Maximum: \$750K</li> </ul> <p><b>Contents (HO6)</b></p> <ul style="list-style-type: none"> <li>* Minimum: \$25K</li> <li>* Maximum: \$400K</li> </ul>	<p><b>Dwelling (HO2/3)</b></p> <ul style="list-style-type: none"> <li>* Minimum: \$150K</li> <li>* Maximum: \$750K</li> </ul> <p><b>Contents (HO6)</b></p> <ul style="list-style-type: none"> <li>* Minimum: \$15K</li> <li>* Maximum: \$400K</li> </ul>
Available All-Peril Deductibles	\$250, \$500, \$1000 and \$2500	
Eligible Protection Classes	NYC or PC 1 - 8 only	
CAT Deductible (see "Eligible Locations" above for further restrictions)	<p><b>NASSAU AND SUFFOLK COUNTIES INELIGIBLE FOR THIS TIER.</b></p> <p><b>NEW YORK AND BRONX COUNTIES:</b></p> <ul style="list-style-type: none"> <li>* 2% Hurricane deductible mandatory for these counties.</li> <li>* \$1000 wind or all-peril deductible mandatory if within 3 miles of coasts for qualifying risks.</li> </ul> <p><b>KING, QUEENS, AND RICHMOND COUNTIES:</b></p> <ul style="list-style-type: none"> <li>* 5% Hurricane deductible with 1 mile of coast.</li> <li>* 2 % hurricane deductible for the rest of these counties.</li> <li>* \$1000 wind or all-peril deductible mandatory if within 3 miles of coast for qualifying risk.</li> </ul> <p><b>REMAINDER OF THE STATE:</b> no mandatory hurricane or wind deductibles.</p>	<p><b>NEW YORK AND BRONX COUNTIES:</b></p> <ul style="list-style-type: none"> <li>* 2% Hurricane deductible mandatory for these counties.</li> <li>* \$1000 wind or all-peril deductible mandatory if within 3 miles of coasts for qualifying risks.</li> </ul> <p><b>KINGS, QUEENS, RICHMOND, NORTH SHORE OF NASSAU / SUFFOLK COUNTIES:</b></p> <ul style="list-style-type: none"> <li>* 5% Hurricane deductible within 1 mile of coast.</li> <li>* 2 % Hurricane deductible for the rest of these counties.</li> <li>* \$1000 wind or all-peril deductible mandatory if within 3 miles of coast for qualifying risk.</li> </ul> <p><b>SOUTH SHORE OF NASSAU AND SUFFOLK COUNTIES:</b> More than 3 miles from high water mark of any ocean or tidal bay.</p> <ul style="list-style-type: none"> <li>* 2 % Hurricane deductible for the rest of these counties.</li> </ul> <p><b>REMAINDER OF THE STATE:</b> no mandatory hurricane or wind deductibles.</p>

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EXPOSURE	PREFERRED TIER	STANDARD TIER
Insurance-To-Value	100% REPLACEMENT COST	
Loss History	No Claims in Last 3 Years	One property claim less than \$10,000 in last 3 years. No liability claims in the last three years.
Occupancy	1 -4 family primary residence, owner occupied	
Flat Roof Dwellings	Dwellings with flat roofs are acceptable in both tiers, however HO 0493 ACV for windstorm or hail damage to the roof will apply	
Unacceptable Exposures	<ul style="list-style-type: none"><li>* Any business conducted on the premises.</li><li>* Mobile homes or trailers.</li><li>* Modular homes not on a permanent foundation</li><li>* Animals that could be considered to have aggressive or vicious traits</li><li>* Kerosene heaters</li><li>* Wood Burning stoves, unless professionally installed and conform to applicable building and fire codes</li><li>* Dwellings built on "stilts"</li><li>* Dwellings that are located within 2,500 feet of the high water mark of any ocean or bay.</li><li>* Pools must be fenced with a fence of at least 4 feet. The fence must have a gate that has a self-closing and latching mechanism.</li><li>* Vacant or unoccupied dwellings.</li><li>* Owner in the "public eye" due to unusual occupation.</li><li>* Unemployed, other than retired.</li><li>* Any risk involving contributing insurance.</li><li>* The applicant does not exhibit fiscal responsibility regarding their credit and bill paying history</li><li>* Any dwelling previously insured through the fair plan. These risks must be pre-inspected prior to binding.</li><li>* Frame row dwellings except for Richmond County. (Staten Island built 1980 and newer)</li><li>* Dwellings under construction or being renovated.</li><li>* Dwellings with fuses, aluminum wiring or Knob and tube wiring.</li><li>* Dwellings located in a hazardous area. (Within 300 feet from a gas station, propane tanks Etc.)</li><li>* Named insured is an entity other than an individual(s)</li><li>* Secondary or seasonal residences.</li><li>* No scheduled personal property will be written under this program.</li></ul>	
PLEASE CONTACT OUR UNDERWRITING DEPT. 212-514 - 4000 Ext. 8200 IF YOU HAVE ANY QUESTIONS.		