

Strickland General Agency, Inc

Georgia Dwelling Programs (DP1 and DP3) Owner, Rental, Rental Schedules and Seasonal

ELIGIBILITY AND COVERAGES

ELIGIBILITY	DP-1 (ISO DP 00 01 12 02)	DP-3 (ISO DP 00 03 12 02)
Market	The dwelling program is for risks that do not desire or qualify for Homeowners coverage. The dwelling must meet the underwriting rules as outlined in this manual.	
Policy Term	12 months	12 months
Minimum Value	25,000	75,000
Maximum Value	150,000	200,000
Occupancy	Owner, rental, seasonal and vacant	Owner, Rental & Seasonal
Number of Families	1 - 4 family	1 - 4 family
Protection Class	Protection Class 1-10	Protection Class 1-10
Loss Settlement	Actual Cash Value	Replacement Cost Available (subject to acceptability)
Condition of Dwelling	Dwelling must be of sound structure. The dwelling may be in need of paint or minor repair.	Dwelling must be in good to excellent condition and show proper maintenance.
Wiring	Dwelling must have at least 100 amp service. No twist fuses. Must have resettable circuit breakers.	Dwelling must have at least 100 amp service. No twist fuses. Must have resettable circuit breakers.
Plumbing	Updates are not required.	Dwelling must be fully updated in the past 30 years.
Heating	Updates are not required.	Dwelling must be fully updated in the past 30 years. No space heaters or floor furnaces.
Roof	Updates are not required.	Updates are not required. If the roof is 20 years or older, it will be covered for fire and lightning only.
Prior Losses	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft or liability loss in the past 36 months.	Submit for approval if the applicant has had 2 or more property losses in the past 36 months or any single fire, theft, water or liability loss in the past 36 months.
Previous Insurance	If the applicant has had a lapse in coverage longer than 60 days, the risk must be submitted unbound.	If the applicant has had a lapse in coverage longer than 60 days, the risk must be submitted unbound.
COVERAGES	DP-1 (ISO DP 00 01 12 02)	DP-3 (ISO DP 00 03 12 02)
Other Structures	Up to 30% of coverage A is optional.	10% of coverage A is included. Up to 30% of coverage A is optional.
Personal Property	Up to 50% of coverage A on primary risks and up to 20% of coverage A is optional on rentals and seasonals. (Not available on vacant risks)	Up to 50% of coverage A on primary risks and up to 20% of coverage A is optional on rentals and seasonals.
Replacement Cost Personal Property	Not Available	Optional
Fair Rental Value	Up to 30% of coverage A is optional. (Rental risks only)	20% of coverage A is included. Up to 30% of coverage A is optional. (Rental risks only)
Additional Living Expense	Up to 30% of coverage A is optional. (Primary risks only)	20% of coverage A is included. Up to 30% of coverage A is optional. (Primary risks only)
Limited Theft Coverage	Optional	Optional
Radio & TV Antennas, Signs & Awning Coverage	Optional	Optional
Vandalism and Malicious Mischief	Optional	Included
Personal & Premises Liability	Optional	Optional
Medical Payments	Optional	Optional
Residence Burglary	Optional (Maximum \$2,000 limit)	Optional (Maximum \$5,000 limit)