

1-4 FAMILY DWELLING PRODUCT – COMMERCIAL LINES

- ⦿ Dwellings owned by individuals or entities for rental investment purposes
- ⦿ Locations that are leased on an annual or seasonal basis (general liability only for seasonal risks)
- ⦿ Owner-occupied buildings as long as one or more units are tenant occupied
- ⦿ Available for new purchases with no prior insurance
- ⦿ Schedules of up to 50 locations including general liability and property coverage (100 location limitation for general liability coverage only)



PRODUCT ADVANTAGES

- ▶ No general liability deductible
- ▶ Defense coverage outside the limit
- ▶ Ability to offer:
 - Coverage for older structures
 - Loss of income including loss of rent coverage
 - Per location aggregate coverage for a minimal fee
 - Increased limits for medical payments
 - Equipment breakdown coverage
 - Coverage while property is under renovation
 - Replacement cost for buildings up to 60 years of age
- ▶ No standard animal exclusion
- ▶ Ability to consider dwellings used for corporate employees/customers or any member of a corporation given the applicant is an LLC or corporation
- ▶ No inspection fees
- ▶ Ability to consider risks with swimming pools and incidental boat docks or slips
- ▶ Special Cause of Loss form available

AVAILABLE LIMITS

- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Property values up to:
 - \$3,000,000 in non-coastal zones
 - \$1,000,000 (in coastal zones excluding wind and hail coverage)
- ▶ Hired and non-owned auto liability up to \$1,000,000
 - Limit must be equal to the general liability occurrence limit

DEDUCTIBLES

- ▶ General liability is \$0
- ▶ Property deductible starts at \$1,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks located in AK, LA and WV
- ▶ Property coverage for risks located in AK, AL, HI, KY, LA, MS, TN and WV
- ▶ Student housing
- ▶ Rooming or boarding houses
- ▶ Locations with wood stoves (fireplaces are acceptable)
- ▶ Property coverage for mobile homes
- ▶ Property coverage for units rented out for a term less than six months
- ▶ Unfenced swimming pools

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

