



DP-3 - DWELLING FIRE

1. Rentals in the name of a corporation, multi-individual partnership, living trust, IRA, estate or business entity LLC may be written to include on premise liability and med pay. **a.** No cap on total number of properties. **b.** No more than two rental dwelling units or one 3-or 4-plex within a block radius.
2. Homes over 30 years of age require proof of updates to the plumbing, electrical and HVAC systems in the past 20 years and the roof in the last 15 years for 3-tab and 20 years architectural. Acceptable proof includes a 4-point inspection. The electrical system must meet current codes, and the HVAC system and plumbing under kitchen and bathroom sinks, toilets, and hot water heater all must have been replaced within the past 20 years.
3. Electrical and plumbing systems must have had partial updates made. Roof and AC will only be accepted with full replacement.
4. Underwriting will consider short-term rentals as long as the property is rented for more than 30 days and fewer than six times per year.
5. 3-Tab/composite shingle roofs up to 15 years old, architectural roofs up to 20 years old are eligible.
6. Cyber coverage is available as a \$30 optional endorsement.
7. Flood endorsement is available in select flood zones.
8. Cov A minimum is \$125k. Maximum is \$1.5M.

ROOF AGE

| ROOF TYPE | UP TO 20 YEARS 3 Tab Composite Shingle | UP TO 25 YEARS Architectural | UP TO 25 YEARS Metal/Tile |
|--------------------|-------------------------------------------|---------------------------------|------------------------------|
| REPLACEMENT COST | 0 Years - 15 Years | 0 Years - 20 Years | 0 Years - 25 Years |
| ACTUAL CASH VALUE* | 16 Years - 20 Years | 21 Years - 25 Years | N/A |

*ALL ROOFS MUST BE IN GOOD CONDITION. ACV UP TO 25 YEARS IS FOR WIND/HAIL ONLY.

DP-1 / VACANT - DWELLING FIRE

DP-1

1. 4-Point inspections are not required, however, all systems must be updated and well maintained.
2. No prior coverage is required to write this policy. For lapses over 45 days, please retain a statement of no loss.
3. Rentals in the name of a corporation, multi-individual partnership, living trust, IRA, estate or business entity LLC may be written to include on premise liability and med pay. No limit on the number of policies. No more than two rental dwelling units or one 3- or 4-plex dwelling within a block radius.
4. Homes of any age are eligible as long as they are maintained and in good condition.
5. Underwriting will consider short-term rentals as long as the property is rented for more than 30 days and fewer than six times per year.
6. Flood endorsement is available in select flood zones.
7. Cov A minimum is \$100k. Maximum is \$1M.
8. Will accept flat roofs.

DP1 & DP3 SUMMARY COVERAGE COMPARISON - DWELLING FIRE

| COVERAGE | DWELLING FIRE DP1/VACANT | DWELLING FIRE DP3 |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Section I: A - Dwelling | \$100,000 to \$1,000,000 | \$125,000 to \$1,500,000** |
| Section I: B - Other Structures | 10% of Coverage A included (reduces Coverage A); can increase up to 70% | 1% to 70% of Coverage A |
| Section I: C - Contents | Up to 50% of Coverage A | Up to \$250,000 |
| Section I: D - Loss of Use/Fair Rental Value | 10% of Coverage A included (reduces Coverage A) | Combined with E - 10% of Coverage A included |
| Section I: E - Additional Living Expense | N/A | Combined with D - 10% of Coverage A included |
| Section II: E/L - Personal Liability | \$100,000 or \$300,000 available | \$100,000,300,000, \$500,000 available |
| Section II: F/M - Medical Payments | \$2,000 available | \$5,000 available |
| ** Contact Underwriting if Coverage A is above \$1.5 million (up to \$3 million) | | |
| DISCOUNTS AVAILABLE | | |
| Age of Home | N/A | 12 years and newer eligible for discount |
| Limited Access - 3 or fewer entries | N/A | 6% |
| Gated Community | N/A | 10% |
| Financial Responsibility Credit | N/A | 10% or 35% per FRC |
| Senior/Retiree | N/A | 5% |
| Hardie Plank | 5% | 5% |
| Proof of Updates/New Roof | N/A | 10% Systems, 7% 5 years roof, 4% 6-10 years roof |
| Accredited Builder | N/A | N/A |
| Water Loss Prevention | N/A | 5% |
| Protective Devices | 7% or 15% sprinkler system | 5% - 15% local or central alarm |
| ENDORSEMENT COVERAGE | | |
| Home Cyber Protection | N/A | Optional - \$30 |
| Home Systems Protection | N/A | Optional |
| Identity Recovery | N/A | Optional |
| Service Line | N/A | Optional |
| Flood | Up to \$5M dwelling & \$1M contents | Up to \$5M dwelling & \$1M contents |
| Loss Assessment | N/A | \$2,000, \$5,000 or \$10,000; Condos issued with \$2,000 |
| Mold, Fungi, Increased Limits | \$10,000 included | \$10,000/50,000 included; \$25,000/\$50,000 & \$50,000/ \$50,000 available w/UW approval |
| Ordinance or Law | N/A | 25% of Coverage A available |
| Vacancy Coverage | Written as DP1 Vacant | Optional |
| Water Back Up | N/A | N/A |
| Replacement Cost Dwelling | Actual Cash Value | Replacement Cost |
| Replacement Cost Contents | N/A | Optional |
| Scheduled Personal Property | N/A | N/A |
| Special Personal Property | N/A | N/A |
| Limited Theft Coverage | N/A | Optional |
| Home Computer Coverage | N/A | N/A |
| Personal Injury Coverage | N/A | N/A |
| Golf Cart Physical Damage & Liability | N/A | N/A |
| Animal Liability | N/A | N/A |
| Sinkhole Loss Coverage | Optional | Optional |
| Pool Cage/Screen Enclosure/Carport | Optional | \$10,000 to \$50,000 in \$1,000 increments |
| LOSS SETTLEMENT | | |
| Structures | Actual Cash Value | Replacement Cost |
| Personal Property | Actual Cash Value | Actual Cash Value; Replacement Cost available |

Payment Address:

**American Integrity Insurance - MSC #504
PO Box 830469, Birmingham, AL 35283**

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