



GEORGIA DWELLING QUICK REFERENCE GUIDE

Specialty. Service. Simple.

Target Market	Owner occupied, seasonal or rental dwellings that do not qualify for a standard/preferred carrier or homeowner market due to: age, value or size of dwellings, liability hazards or stand-alone business.			
Carrier	American Modern	Diamond State	Lloyd's	Aegis
Coverage Limits				
Dwelling	DP1: \$10,000 - \$300,000 DP3: \$100,000 - \$500,000	CP Basic: \$50,000 - 1 Million CP Special: \$50,000 - 1 Million	DP1: \$5,000 - \$150,000 DP3: \$5,000 - \$150,000	DP1: Up to \$150,000
Other Structures	10% of Coverage A	Included if within 50 ft of dwelling	5% of Coverage A	10% of Coverage A
Additional Living Expense/Fair Rental Value	10% of Coverage A	Optional	DP1: \$1,000 DP3: \$2,000	10% of Coverage A
Options				
Extended Coverages	DP1: Optional DP3: Included	CP Basic: Included CP Special: Included	DP1: Included DP3: Included	Included
Vandalism & Malicious Mischief	DP1: Optional (not Seasonal) DP3: Included	CP Basic: Included CP Special: Included	DP1: Included DP3: Included	Optional
Increased Other Structures	50% of Coverage A Not to Exceed \$30,000	Optional	N/A	Optional
Contents	Up to 100% of Coverage A	Optional - Up to 30% of Cov A	Up to \$5,000	Owner - 100% of Cov A or \$25,000 whichever is greater Seasonal - Max of 5% of Cov A Rental - Max of \$5,000
Liability	\$25,000 - \$500,000	\$25,000 - \$300,000	\$25,000 - \$300,000	\$25,000 - \$100,000
Medical Payments	\$500 - \$1,000	\$1,000	\$1,000	\$500 - \$1,000
Billing/Payment Plan/Misc.				
Rate & Application	modernLINK	Diamond State	FastAPP	AegisFirst
Payment Plans	Full Pay, 4-Pay & EZPay Monthly Draft	Full Pay or Quarterly, No Installment Fees	Full Payment is Required. Premium Finance is Available.	Full, 2-Pay, 4-Pay, 6-Pay, 8-Pay \$8 Installment Fee
Photos - Front and Back	Photos not required. Inspections may be ordered.	Required to Bind.	Photos not required. Inspections are ordered.	Photos not required. Inspections are ordered.
Deductibles				
Standard Deductible	\$500 AOP	\$500 AOP	\$1,000 AOP	\$500 AOP
Wind/Hail Deductible	Same as AOP	Same as AOP	\$2500: 2 - 10 Miles \$1500: 11 - 20 Miles \$1250: 20+ Miles	Same as AOP
Options	\$1,000 & \$5,000	\$1,000, \$2,500 or \$5,000	\$500 & \$2,500	\$1,000 & \$2,500
Restricted Counties/Areas				
No new business can be written in the areas and counties identified	No Restrictions	Risks located on barrier islands. Risks located less than 20 miles from the coast. Riskmeter is required on all Tier 1 counties prior to binding.	Risks located less than 2 miles from the coast. (Riskmeter is required on all Tier 1 counties prior to binding.)	Counties: Appling, Brantley, Bryan, Bulloch, Camden, Charlton, Chatham, Effingham, Evans, Glynn, Liberty, Long, McIntosh, Pierce, Tattnall, Wayne
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<small>This form is to be used as a reference only and does not represent all underwriting rules or guidelines. Guidelines may be subject to change at any time and without notification.</small>				

Carrier	American Modern	Diamond State	Lloyd's	Aegis
Eligibility & Concerns				
Occupancy	DP3: Seasonal, Rental DP1: Owner, Seasonal, Rental	Rental	Owner, Seasonal, Rental	Owner, Seasonal, Rental
CLUE	System Pulled on all risks	UW Discretion	Required on All	Required on All
Credit (Always UW Discretion)	System Pulled on all risks	Not Required	\$125,000+, Loss or Lapse over 30 days	Any Lapse - Submit
Lapse in Coverage	1 - 30 Days: Acceptable 31 - 90 Days: Submit 91+ Days: Unacceptable	Unacceptable	1 - 30 Days: Acceptable W/No Loss Stmt 31+ Days: Submit	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible
Protection Class	1 - 10	Basic: 1-10 Special: 1x-5x, 1y-5y, 1-7	1 - 10	1 - 10
Age	DP3: 50 Years	Basic: No age restrictions Special: <40 Years	No Restrictions	No Restrictions
Log Homes	No Hand Hewn Log Homes	No	No Hand Hewn Log Homes DP1 only \$100,000 Maximum	No
Ineligible Construction Types	Mobile Homes, Condominium Units	Converted Barns, Carriage Houses	Mobile Homes, Condominium Units	Mobile Homes, Condominium Units
Primary Heat Source	Permanently Installed & Thermostatically Controlled	Permanently Installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled
Electrical Systems	DP3: Circuit Breakers Only	Circuit Breakers Only	Circuit Breakers or Fuses	Circuit Breakers
Roof	DP3: <10 years	Basic: No Restrictions Special: <30 Years	DP3: <20 years or ACV Roof	No Restrictions
In Name of Corporation	Owner: No Liability; Seasonal, Rental: Ok	Acceptable	Acceptable	Acceptable - No liability if in the name of an LLC
3 Year Loss History (Applies to Applicant AND Risk)	SUBMIT Fire Loss >\$10,000; Any Liability Loss; Theft Losses>\$5,000; Water Losses >\$5,000	INELIGIBLE if 2 or more losses OR if ANY Theft or Vandalism Loss.	INELIGIBLE if ANY Fire, Liability or Flood Loss Within 3 Years	INELIGIBLE if ANY Fire, Theft, or Liability
	DP1: Maximum 3 Losses (Not More Than 1 Fire or Liability. Not more than 2 of any other single cause excluding weather.) DP3: Max 1 Non-Weather & 2 Weather Losses	SUBMIT if ANY Losses Other Than Those Listed Above	SUBMIT if ANY Losses Within 3 Years, Other Than Those Listed Above	No more than 1 loss at ANY location
Bankruptcy/Repo/Foreclosure	Determined by System	Unacceptable	OK after 2 years	OK after 5 years
Dogs - Aggressive Breeds	Acceptable With Liability Exclusion	Unacceptable	Acceptable - Excluded	No Liability
Swimming Pools	Owner & Seasonal: Ok With Qualified Fence/Gate or NO Liability Rental: Liability Cannot Be Added	Acceptable - bodily injury and property damage excluded	Acceptable - Excluded	No Liability
Trampolines	Acceptable	Acceptable - Cannot add liability	Acceptable - Excluded	No Liability
Underground Fuel Tank	Liability Cannot Be Added	Ineligible	Acceptable - DP1 Only	Ineligible
Covered Perils By Policy Form (This chart is a general guide based on ISO forms.)				
Perils	DP-1 Basic	DP-2 Broad	DP-3 Special	DP-3 Special
Fire, Lightning, Internal Explosion	✓	✓	✓	✓
Windstorm/Hail	Optional - Extended Coverage	✓	✓	✓
Explosion	Optional - Extended Coverage	✓	✓	✓
Riot or Civil Commotion	Optional - Extended Coverage	✓	✓	✓
Aircraft	Optional - Extended Coverage	✓	✓	✓
Vehicles	Optional - Extended Coverage	✓	✓	✓
Smoke & Volcanic Eruption	Optional - Extended Coverage	✓	✓	✓
VMM	Optional with Extended Coverage	✓	✓	✓
Damage By Burglars		✓	✓	✓
Falling Objects		✓	✓	✓
Weight of Ice/Snow/Sleet		✓	✓	✓
Accidental Discharge of Water/Steam		✓	✓	✓
Sudden Cracking of a Steam or Hot Water Heating System		✓	✓	✓
Freezing		✓	✓	✓
Sudden Damage From Artificial Electric Currents		✓	✓	✓
Additional Risks With Certain Exceptions			✓	✓

