



NORTH CAROLINA 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 Reliable	American Modern	Diamond State	Lloyd's
Coverage Limits				
Dwelling	DP1: \$25,000 - \$250,000 DP2: \$50,000 - \$250,000 DP3: \$75,000 - \$250,000	DP1: \$10,000 - \$300,000 DP3: \$75,000 - \$500,000	CP Basic: \$50,000 - \$1 Million CP Special: \$50,000 - \$1 Million	DP1: \$5,000 - \$150,000 DP3: \$5,000 - \$150,000
Other Structures	10% of Coverage A	10% of Coverage A	Included if within 50 ft of dwelling	5% of Coverage A
Additional Living Expense/Fair Rental Value	DP1: Optional Up To 10% of Cov A DP2 & DP3: 10% of Coverage A	10% of Coverage A	Optional	DP1: \$1,000 DP3: \$2,000
Options				
Extended Coverages	DP1: Optional DP2 & DP3: Included	DP1: Optional DP3: Included	CP Basic: Included CP Special: Included	DP1: Included DP3: Included
Vandalism & Malicious Mischief	DP1: Optional with EC DP2 & DP3: Included	DP1: Optional (not Seasonal) DP3: Included	CP Basic: Included CP Special: Included	DP1: Included DP3: Included
Increased Other Structures	30% of Coverage A	50% of Coverage A Not to Exceed \$40,000	Optional	N/A
Contents	Owner Occ: Up to 50% of Cov A Seasonal: Up to 20% of Cov A Rental: Up to 20% of Cov A	Up to 100% of Coverage A	Optional - Up to 30% of Cov A	Up to \$5,000
Liability	\$25,000 - \$100,000	\$25,000 - \$500,000	\$25,000 - \$300,000	\$25,000 - \$300,000
Medical Payments	\$1,000 - \$5,000	\$500 - \$1,000	\$1,000	\$1,000
Billing/Payment Plan/Misc.				
Rate & Application	FastAPP	modernLINK	Diamond State	FastAPP
Payment Plans	Full Pay, 2-Pay, 4-Pay, 8-Pay & Monthly Draft	Full Pay, 4-Pay & EZPay Monthly Draft	Full Pay or Quarterly, No Installment Fees	Full Payment is Required. Premium Finance is Available.
Photos - Front and Back	DP1: Required DP2 & DP3: Inspections ordered	Photos not required. Inspections are ordered.	Required to Bind.	Photos not required. Inspections are ordered.
Deductibles				
Standard Deductible	\$500 All Peril	\$500 All Other Peril	\$500 AOP	\$1,000 All Other Peril
Wind/Hail Deductible	N/A	<p>1%: Anson, Caswell, Chatham, Durham, Granville, Montgomery, Orange, Person, Richmond, Vance, Wake, Warren</p> <p>2%: Bertie, Bladen, Cumberland, Duplin, Edgecombe, Franklin, Gates, Greene, Halifax, Harnett, Hertford, Hoke, Johnston, Lee, Lenoir, Martin, Moore, Nash, Northampton, Pitt, Sampson, Scotland, Wayne, Wilson</p> <p>**x-wind coverage available in the following 18 coastal counties: Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pender, Perquimans, Pasquotank, Tyrell & Washington</p>	Same as AOP	<p>\$2500: 2 - 10 Miles</p> <p>\$1500: 11 - 20 Miles</p> <p>\$1250: 20+ Miles</p>
Options	N/A	\$1,000 & \$2,500	\$1,000, \$2,500 & \$5,000	\$500 & \$2,500
Restricted Counties/Areas				
No new business can be written in the areas and counties identified	Beaufort, Bladen, Brunswick, Cabarrus, Camden, Carteret, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Robeson, Tyrell, Washington	<p>NO NEW BUSINESS IN ROBESON OR COLUMBUS COUNTIES</p> <p>DP3 X-Wind Coverage Available for: Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pender, Perquimans, Pasquotank, Tyrell, Washington</p>	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 on barrier islands. Risks located less than 2 miles from the coast. (Riskmeter is required on all Tier 1 counties prior to binding.) Columbus and Robeson counties.
The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com				

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.

Carrier	American Reliable	American Modern	Diamond State	Lloyd's
Eligibility & Concerns				
Occupancy	Owner, Seasonal, Rental	Owner, Seasonal, Rental	Rental	Owner, Seasonal, Rental
CLUE	Required on All	System-Pulled on All During Quote Process	UW Discretion	Required on All
Credit (Always UW Discretion)	All Owner Occ OR if Any Claims	System-Pulled on All During Quote Process	Not Required	\$125,000+, Loss or Lapse over 30 days
Lapse in Coverage	1 - 30 Days: Acceptable 31 -90 Days: Submit for UW Approval 91+ Days: Submit for UW Approval. Insured must have PLS >700 and risk must meet all other eligibility and underwriting conditions.	1 - 30 Days: Acceptable 31 - 90 Days: Submit with Photos and No Loss Statement 91+ Days: Unacceptable	Unacceptable	1 - 30 Days: Acceptable W/No Loss Stmt 31+ Days: Submit
Protection Class	1 - 10	1 - 10	Basic: 1-10 Special: 1X-5X, 1Y-5Y, 1-7	1 - 10
Age	DP2: 1900 DP3: 1930	DP1: No Age Restriction DP3: 60 Years	Basic: No Age Restriction Special: <40 Years	No Restrictions
Log Homes	No Hand Hewn Log Homes Sill Plate Minimum 24" From Ground	No Hand Hewn Log Homes	No	No Hand Hewn Log Homes DP1 only \$100,000 Maximum
Ineligible Construction Types	Mobile Homes, Condominium Units, Dwellings With More Than 4 Units	Row Homes, Town Homes, Condominiums or Mobile Homes	Converted Barns or Carriage Houses	Mobile Homes, Condominium Units
Primary Heat Source	DP1: Permanently Installed DP2 & DP3: Permanently Installed, Vented & Thermostatically Controlled	Permanently Installed & Thermostatically Controlled	Permanently Installed & Thermostatically Controlled	DP1: Permanently Installed DP3: Permanently Installed, Vented & Thermostatically Controlled
Electrical Systems	Fuses: DP1 Only Circuit Breakers or Circuit Breakers and Fuses combination: DP2 or DP3	No Knob & Tube. DP3: Circuit Breakers Only	Circuit Breakers Only	No Knob & Tube. DP3: Circuit Breakers Only
Roof	DP2 & DP3: <20 years or ACV Roof	DP3: <20 years	Basic: No Restrictions Special: <30 Years	DP3: <20 years or ACV Roof
In Name of Corporation	LLC ok if spouses are only members.	Owner: No Liability; Seasonal, Rental: Ok	Acceptable	Acceptable
3 Year Loss History (Applies to Applicant AND Risk)	INELIGIBLE if ANY Fire, Liability or Flood Loss Within 3 Years	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 5 Years
	SUBMIT if ANY Losses Within 3 Years, Other Than Those Listed Above	DP1: Maximum 3 Losses (Not More Than 1 Fire or Liability. Not more than 2 of any other single cause excluding weather.) DP3: 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
Bankruptcy/Repo/ Foreclosure	Ineligible Within 5 Years	Determined by System During Quote	Unacceptable	Ok After 5 Years
Dogs - Aggressive Breeds	No bite history. Acceptable With Signed Exclusion Form	Acceptable With Liability Exclusion	Unacceptable	Ok - Excluded on Policy
Swimming Pools	Acceptable With Fenced/Locked Gate. Unfenced - acceptable with signed exclusion form.	Owner & Seasonal: Ok With Qualified Fence/Gate or NO Liability Rental: Liability Cannot Be Added	Acceptable - bodily injury and property damage excluded	Ok - Excluded on Policy
Trampolines	Acceptable With Fenced/Locked Gate. Unfenced - acceptable with signed exclusion form.	Acceptable	Acceptable - Cannot add liability coverage	Ok - Excluded on Policy
Underground Fuel Tank	Ineligible	Liability Cannot Be Added	Ineligible	Ok - Excluded on Policy

Unacceptable Risks All Carriers: Do Not Bind/Do Not Submit

* Unemployed Other Than Retired/Disabled * Kerosene Heat or Portable Space Heat * More Than 2 Mortgages and/or Lienholders * Unrepaired Damage, Boarded Windows * Risks with ANY Knob & Tube Wiring
* Vacant Dwellings (Please See Our Vacant Programs) * Student Housing (Please See Commercial Programs)

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
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 Only		✓
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		✓	✓

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