



SOUTH 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	Aegis	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: \$5,000 - \$125,000 (Max TIV \$200,000)	DP1: \$20,000 - \$300,000 DP3: \$75,000 - \$300,000	CP Basic: \$50,000 - \$1 Million CP Special: \$50,000 - \$1 Million	DP1: \$5,000 - \$150,000 DP3: \$5,000 - \$150,000
Other Structures	DP1: Optional DP2/DP3: 10% of Coverage A	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 DP2/DP3: 20% of Coverage A	No Coverage	10% of Coverage A	Optional	DP1: \$1,000 DP3: \$2,000
Options					
Extended Coverages	Included	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	Optional	DP1: Optional (not Seasonal) DP3: Included	CP Basic: Included CP Special: Included	DP1: Included DP3: Included
Increased Other Structures	Optional	Optional	50% of Coverage A Not to Exceed \$30,000	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	Owner Occ: Max 50% of Cov A Rental: Max \$5,000	Up to 100% of Coverage A	Optional - Up to 30% of Cov A	Up to \$5,000
Liability	\$25,000 - \$300,000	\$25,000 - \$100,000	\$25,000 - \$500,000	\$25,000 - \$300,000	\$25,000 - \$300,000
Medical Payments	\$1,000 - \$5,000	\$1,000 - \$5,000	\$500 - \$5,000	\$1,000	\$1,000
Billing/Payment Plan/Misc.					
Rate & Application	iReli	FastAPP	modernLINK	Diamond State	FastAPP
Payment Plans	Full Pay, 2-Pay, 4-Pay, 8-Pay & Monthly Draft	Full Pay, 2-Pay, 4-Pay, 6-Pay or 8-Pay \$6 Installment Fee	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	Photos not required. Inspections are ordered.	Photos not required. Inspections are ordered.	Photos not required. Inspections may be ordered.	Required to Bind.	Photos not required. Inspections are ordered.
Deductibles					
Standard Deductible	\$500 AP \$1000 AP in the following counties: Beaufort, Berkeley, Charleston, Colleton, Dillon, Dorchester, Georgetown, Hampton, Horry, Jasper, Marion, Williamsburg	\$500 AOP	\$500 AOP	\$500 AP	\$500 AOP
Wind/Hail Deductible	Same as AP 2% and 5% Options Available Properties eligible for SCWHUA coverage must be written excluding wind and hail.	\$1,500 Hurricane/Tropical Cyclone Counties: Allendale, Bamberg, Barnwell, Clarendon, Darlington, Dillon, Florence, Hampton, Lee, Orangeburg and Sumter \$2,000 Hurricane/Tropical Cyclone Counties: Berkeley, Colleton(Except Beach Area), Dorchester, Jasper, Marion and Williamsburg 5%: Beaufort, Charleston, Colleton, Georgetown and Horry** **If eligible for SC Wind Pool, SCWHUA, wind exclusion will apply.**	1% Named Windstorm: Allendale, Bamberg, Barnwell, Calhoun, Chesterfield, Clarendon, Darlington, Dillon, Hampton, Kershaw, Lancaster, Lee, Marlboro, Orangeburg, Sumter, 5% Named Windstorm: Charleston, Florence, Horry, Jasper, Marion, Williamsburg	Same as AP	\$2500: 2 - 10 Miles \$1500: 11 - 20 Miles \$1250: 20+ Miles
Options	\$1,000 - \$2,500	\$1,000	\$1000, \$2,500 & \$5000	\$1,000, \$2,500 & \$5,000	\$500 & \$2,500
Restricted Counties/Areas					
No new business can be written in the areas and counties identified	No Restrictions	Beaufort, Berkeley, Georgetown, Horry, Jasper	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.). Berkeley, Colleton, Dorchester, Florence, Marion, Orangeburg and Williamsburg
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	Aegis	American Modern	Diamond State	Lloyd's
Eligibility & Concerns					
Occupancy	Owner, Seasonal, Rental	Owner, Seasonal, Rental	DP3: Seasonal, Rental DP1: Owner, Seasonal, Rental	Rental	Owner, Seasonal, Rental
CLUE	System Pulled on all risks	Required on All Risks	System Pulled on all risks	UW Discretion	Required on All Risks
Credit (Always UW Discretion)	Required on All Risks	If ANY Lapse or ANY Loss Within 3 Yrs	System Pulled on all risks	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.	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	1 - 30 Days: Acceptable 31 - 90 Days: Submit 91+ Days: Unacceptable	Unacceptable	1 - 30 Days: Acceptable W/No Loss Stmt 31+ Days: Submit
Protection Class	1 - 10	1 - 10	1 - 10	Basic: 1-10 Special: 1x-5x, 1y-5y, 1-7	1 - 10
Age	DP2: 1900 DP3: 1930	No Restrictions	DP3: 80 Years	Basic: No Age Restriction Special: <40 Years	No Restrictions
Log Homes	Ineligible	Ineligible	No Hand Hewn Log Homes	Ineligible	DP1 only \$100,000 Maximum No Hand Hewn Log Homes
Ineligible Construction Types	Mobile Homes or Condos	Row Homes, Town Homes, Condos or Mobile Homes	Row Homes, Town Homes, Condos or Mobile Homes	Converted Barns or Carriage Houses	Mobile Homes or Condos
Primary Heat Source	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled	Permanently Installed & Thermostatically Controlled	Permanently Installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled
Electrical Systems	Fuses: DP1 Only Circuit Breakers or Circuit Breakers and Fuses combination: DP2 or DP3	Circuit Breakers or Fuses	DP3: Circuit Breakers Only	Circuit Breakers Only	Circuit Breakers or Fuses
Roof	Roof Surface Endorsement included on all policies	No Restrictions	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.	Acceptable with No Liability	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	INELIGIBLE if ANY Fire, Smoke, Theft or Liability Loss	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
		INELIGIBLE If More Than One Any Other Loss	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
Bankruptcy, Repo Or Foreclosure	Submit if Within 5 Years	Ineligible	Determined by System During Quote	Unacceptable	Ok After 5 Years
Dogs - Aggressive Breeds	No bite history. Excluded from policy	Acceptable with Animal Injury Exclusion	Acceptable With Liability Exclusion	Unacceptable	Acceptable - Excluded from policy
Swimming Pools	Acceptable with Fenced/Locked Gate. Unfenced - acceptable with signed exclusion form.	Acceptable with Qualifying Fence/Gate - \$25,000 Liability Limit	Owner & Seasonal: Ok With Qualified Fence/Gate or NO Liability Rental: Liability Cannot Be Added	Acceptable - bodily injury and property damage excluded	Acceptable - Excluded from policy
Trampolines	Acceptable with Fenced/Locked Gate. Unfenced - acceptable with signed exclusion form.	Acceptable - Excluded from policy	Acceptable	Acceptable - Cannot add liability	Acceptable - Excluded from policy
Underground Fuel Tank		Ineligible	Liability Cannot Be Added	Ineligible	Acceptable - DP1 Only
Unacceptable Risks All Carriers: Do Not Bind/Do Not Submit					
* Unemployed Other Than Retired/Disabled	* Past Conviction for Arson, Fraud, or Other Insurance Related Offense	* In Foreclosure or Mortgage Past Due 60+ Days	* More Than 2 Mortgages and/or Lienholders	* Unrepaired Damage, Boarded Windows	* Risks with ANY Knob & Tube Wiring
* Student Housing (Please See Commercial Programs)		* Open Claims	* Vacant Dwellings (Please See Our Vacant Programs)		* Kerosene Heat or Portable Space Heat
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