



Specialty. Service. Simple.

# TENNESSEE DWELLING QUICK REFERENCE GUIDE

<b>Target Market</b>	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.			
<b>Carrier</b>	<b>Aegis</b>	<b>American Modern</b>	<b>Lloyd's</b>	<b>Diamond State</b>
<b>Coverage Limits</b>				
<b>Dwelling</b>	DP1: \$5,000 - \$150,000 (Max TIV \$250,000)	DP1: \$20,000 - \$300,000 DP3: \$75,000 - \$500,000	DP1: \$5,000 - \$150,000 DP3: \$5,000 - \$150,000	CP Basic: \$50,000 - \$1 Million CP Special: \$50,000 - \$1 Million
<b>Other Structures</b>	10% of Coverage A	10% of Coverage A	5% of Coverage A	Included if within 50 ft of dwelling
<b>Additional Living Expense/Fair Rental Value</b>	10% of Coverage A	10% of Coverage A	DP1: \$1,000 DP3: \$2,000	Optional
<b>Options</b>				
<b>Extended Coverages</b>	Included	DP1: Optional DP3: Included	DP1: Included DP3: Included	CP Basic: Included CP Special: Included
<b>Vandalism &amp; Malicious Mischief</b>	Optional: \$1000 Limit Only	DP1: Optional (not Seasonal) DP3: Included	DP1: Included DP3: Included	CP Basic: Included CP Special: Included
<b>Increased Other Structures</b>	Optional	50% of Coverage A Not to Exceed \$30,000	N/A	Optional
<b>Contents</b>	Owner Occ: Up to 100% of Cov A Seasonal: Up to 50% of Cov A Rental: Up to \$5,000	Up to 100% of Coverage A	Up to \$5,000	Optional- Up to 30% of Cov A
<b>Liability</b>	\$25,000 - \$300,000	\$25,000 - \$500,000	\$25,000 - \$300,000	\$25,000 - \$300,000
<b>Medical Payments</b>	\$500 - \$5,000	\$500 - \$1,000	\$1,000	\$1,000
<b>Billing/Payment Plan/Misc.</b>				
<b>Rate &amp; Application</b>	AegisFirst	modernLINK	FastAPP	Diamond State
<b>Payment Plans</b>	Full Pay, 2-Pay, 4-Pay, 6-Pay, 8-Pay \$6 Installment Fee	Full Pay, 4-Pay & EZPay Monthly Draft	Full Payment is Required. Premium Finance is Available.	Full Pay or Quarterly, No Installment Fees
<b>Photos - Front and Back</b>	Photos not required. Inspections are ordered.	Photos not required. Inspections may be ordered.	Photos not required. Inspections are ordered.	Required to bind.
<b>Deductibles</b>				
<b>Standard Deductible</b>	\$500 AOP	\$500 AOP	\$1,000 AOP	\$500 AOP
<b>Wind/Hail Deductible</b>	1% (\$1,000 minimum)	1% (\$1,000 minimum)	Same as AOP	Same as AOP
<b>Options</b>	\$1,000 - \$5,000	\$1,000 & \$5,000	\$500 & \$2,500	\$1,000, \$2,500 & \$5,000
<b>Restricted Counties/Areas</b>				
<b>No new business can be written in the areas and counties identified</b>	No Restrictions	Counties: Shelby	No Restrictions	No Restrictions
<b>The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com</b>				

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	Aegis	American Modern	Lloyd's	Diamond State
<b>Eligibility &amp; Concerns</b>				
<b>Occupancy</b>	Owner, Seasonal, Rental	DP3: Seasonal, Rental DP1: Owner, Seasonal, Rental	Owner, Seasonal, Rental	Rental
<b>CLUE</b>	System Pulled on all risks	System Pulled on all risks	Required on All	UW Discretion
<b>Credit</b> (Always UW discretion)	System Pulled on all risks	System Pulled on all risks	\$125,000+, Loss or Lapse over 30 days	Not required
<b>Lapse in Coverage</b>	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	1 - 30 Days: Acceptable 31 - 90 Days: Submit 91+ Days: Unacceptable	1 - 30 Days: Acceptable W/No Loss Stmt 31+ Days: Submit	Unacceptable
<b>Protection Class</b>	1 - 10	1 - 10	1 - 10	Basic: 1-10 Special: 1x-5x, 1y-5y, 1-7
<b>Age</b>	No Restrictions	No Restrictions	No Restrictions	Basic: No Age Restriction. Special: <40 yrs
<b>Log Homes</b>	Ineligible	No Hand Hewn Log Homes	No Hand Hewn Log Homes DP1 only \$100,000 Maximum	Ineligible
<b>Ineligible Construction Types</b>	Row Homes, Town Homes, Condominiums or Mobile Homes	Mobile Homes, Condominium Units	Mobile Homes, Condominium Units	Converted Barns, Carriage Houses
<b>Primary Heat Source</b>	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled
<b>Electrical Systems</b>	Submit if any fuses	DP3: Circuit Breakers Only	Circuit Breakers or Fuses	Circuit Breakers Only
<b>Roof</b>	No Restrictions	DP3: <20 years	DP3: <20 years or ACV Roof	Basic: No restrictions Special: <30 years
<b>In Name of Corporation</b>	Acceptable with No Liability	Owner: No Liability; Seasonal, Rental: Ok	Acceptable	Acceptable
<b>3 Year Loss History (Applies to Applicant AND Risk)</b>	INELIGIBLE if ANY Fire, Smoke, Theft or Liability Loss	SUBMIT Fire Loss >\$10,000; Any Liability Loss; Theft or Water Losses>\$5,000	INELIGIBLE if ANY Fire, Liability or Flood Loss	INELIGIBLE if 2 or more losses OR if ANY Theft or Vandalism 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 Within 3 Years, Other Than Those Listed Above	SUBMIT if ANY Losses Other Than Those Listed Above
<b>Bankruptcy/Repo/Foreclosure</b>	Determined by System During Quote	Determined by System During Quote	Ok after 2 years	Unacceptable
<b>Dogs - Aggressive Breeds</b>	Acceptable with Exclusion	Acceptable with Exclusion	Acceptable - Excluded from policy	Unacceptable
<b>Swimming Pools</b>	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 - Excluded from policy	Acceptable - bodily injury and property damage excluded
<b>Trampolines</b>	Acceptable - Excluded from policy	Acceptable	Acceptable - Excluded from policy	Acceptable- Cannot add liability
<b>Underground Fuel Tank</b>	Ineligible	Liability Cannot Be Added	Acceptable - DP1 Only	Ineligible
<b>Unacceptable Risks All Carriers: Do Not Bind/Do Not Submit</b>				
*Risks with ANY Knob & Tube Wiring *Kerosene Heat or Portable Space Heat	* Unemployed Other Than Retired/Disabled * Past Conviction for: Arson, Fraud, or Other Insurance Related Offense	* In Foreclosure or Mortgage Past Due 60+ Days * Vacant Dwellings (Please see our Vacant Programs)	* More Than 2 Mortgages and/or Lienholders * Student Housing (Please see our Commercial Programs)	* Open Claims * Unrepaired Damage, Boarded Windows
<b>Covered Perils by Form Type</b> 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		✓	✓	
Additional Risks With Certain Exceptions			✓	
<b>The Colonial Group, Inc., P O Box 4907, Greensboro NC 27404-4907 ~ Phone 800.628.3762 ~ www.thecolonialgroup.com</b>				

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.