



Specialty. Service. Simple.

VIRGINIA DWELLING QUICK REFERENCE GUIDE

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	Lloyd's	Diamond State
Coverage Limits					
Dwelling	DP1: \$25,000 - \$250,000 DP2: \$50,000 - \$250,000 DP3: \$75,000 - \$250,000	DP1: \$10,000 - \$125,000 (Max TIV \$200,000)	DP1: \$10,000 - \$300,000 DP3: \$75,000 - \$750,000 (owner/rental) DP3: \$75,000 - 1 Million (Seasonal)	DP1: \$5,000 - \$150,000 DP3: \$5,000 - \$150,000	CP Basic: \$50,000 - \$1 Million CP Special: \$50,000 - \$1 Million
Other Structures	DP1: Optional DP2/DP3: 10% of Coverage A	10% of Coverage A	10% of Coverage A	5% of Coverage A	Not Included
Additional Living Expense/Fair Rental Value	DP1: Optional DP2/DP3: 20% of Coverage A	Fair Rental Value 10% ALE Rate per \$1000	10% of Coverage A	DP1: \$1,000 DP3: \$2,000	Optional
Options					
Extended Coverages	Included	Included	DP1: Optional DP3: Included	DP1: Included DP3: Included	CP Basic: Included CP Special: Included
Vandalism & Malicious Mischief	DP1: Optional with EC DP2/DP3: Included	Optional	DP1: Optional DP3: Included	DP1: Included DP3: Included	CP Basic: Included CP Special: Included
Increased Other Structures	Optional	Optional	50% of Coverage A Not to Exceed \$30,000	N/A	Optional
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: 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
Liability	\$25,000 - \$300,000	\$25,000 - \$300,000	\$25,000 - \$500,000	\$25,000 - \$300,000	\$25,000 - \$300,000
Medical Payments	\$1,000 - \$5,000	\$500 - \$5,000	\$500 - \$5,000	\$1,000	\$1,000
Billing/Payment Plan/Misc.					
Rate & Application	iReli	AegisFirst	modernLINK	FastAPP	Diamond State
Payment Plans	Full Pay, 2-Pay, 4-Pay, 8-Pay	Full Pay, 2-Pay, 4-Pay, 6-Pay, 8-Pay \$7 Installment Fee	Full Pay, 4-Pay & EZPay Monthly Draft	Full Payment is Required. Premium Finance is Available.	Full Pay or Quarterly, No Installment Fees
Photos	No Photos Required Inspections are ordered.	Photos not required. Inspections are ordered.	Photos not required. Inspections may be ordered.	Photos not required. Inspections are ordered.	Required to Bind
Deductibles - Please check the Restricted Counties/Areas below.					
Standard Deductible	\$500 AOP	\$500 AOP	\$500 AOP with 1% Wind/Hail (\$1,000 Min)	\$1,000 AOP	\$500 AOP
Wind/Hail Deductible	\$1,000 Named Storm Counties: Charles City, Essex, Gloucester, Isle of Wight, James City, King & Queen, King William, Lancaster, Mathews, Middlesex, New Kent, Northumberland, Prince George, Richmond, Southampton, Surry, Sussex, Westmoreland, York	5% (\$2,000 Min): Arlington, Chesterfield, Fairfax, Henrico, Loudoun, Prince William. Cities of: Alexandria, Fairfax, Falls Church, Manassas, Manassas Park, Richmond. 2% (\$1,000 Min): Amelia, Appomattox, Bland, Brunswick, Buckingham, Campbell, Carroll, Charlotte, Cumberland, Dinwiddie, Floyd, Franklin, Giles, Grayson, Lynchburg, Halifax, Henry, Lunenburg, Mecklenburg, Nottoway, Patrick, Pittsylvania, Powhatan, Prince Edward, Prince George, Pulaski, Scott, Smyth, Southampton, Surry, Sussex, Washington, Wythe. Cities of: Bristol, Colonial Heights, Danville, Emporia, Franklin, Galax, Hopewell, Martinsville, Petersburg, Radford, Roanoke, Salem, South Boston	Mandatory 1% (\$1,000 Minimum)	\$2500: 2 - 10 Miles \$1500: 11 - 20 Miles \$1250: 20+ Miles	N/A
Options	\$1,000 - \$2,500	\$1,000 - \$5,000	\$1,000 - \$5,000	\$500 & \$2,500	\$1,000, \$2,500 & \$5,000
Restricted Counties/Areas					
No new business can be written in the areas and counties identified	Counties: Accomack, Northampton Zips: 23451, 23454, 23456, 23459, 23461	Buchanan	Counties: Accomack, Gloucester, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Northampton, Northumberland, Surry, York Cities: Chesapeake, Hampton, Newport News, Norfolk Poquoson, Portsmouth, Suffolk Virginia Beach, Williamsburg	Risks located less than 2 miles from the coast. (Riskmeter is required on all Tier 1 counties prior to binding.)	Risks located less than 20 miles from the coast. (Riskmeter is required on all Tier 1 counties prior to binding.)
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	Lloyd's	Diamond State
Eligibility & Concerns					
If Marked "Submit": CALL UNDERWRITING TEAM at 1.800.628.3762!					
Do NOT collect any money until approval is received from Underwriting!					
Occupancy	Owner, Seasonal, Rental	Owner, Seasonal, Rental	Owner, Seasonal, Rental	Owner, Seasonal, Rental	Rental
CLUE	System Pulled on all risks	System Pulled on all risks	System Pulled on all risks	Required on All Risks	UW Discretion
Credit (Always UW Discretion)	Required on All Risks	System Pulled on all risks	System Pulled on all risks	\$125,000+, Loss or Lapse over 30 days	Not Required
Lapse in Coverage	1 - 6 Days: Acceptable 7 - 30 Days: Acceptable with no loss statement 31 - 90 Days: Submit 91+ Days: Unacceptable	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
Protection Class	1 - 10	1 - 10	1 - 10	1 - 10	Basic: 1-10 Special: 1x-5x, 1y-5y, 1-7
Age	DP2: 1900 DP3: 1930	No Restrictions	DP3: 80 Years	No Restrictions	Basic: No Age Restriction Special: <40 Years
Log Homes	Ineligible	Ineligible	No Hand Hewn Log Homes	No Hand Hewn Log Homes DP1 only \$100,000 Maximum	No Hand Hewn Log Homes
Ineligible Construction Types	Mobile Homes or Condominiums	Row Homes, Town Homes, Condominiums	Mobile Homes, Condominium Units	Mobile Homes, Condominium Units	Converted Barns or Carriage Houses
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	DP1: 100 amp service required. DP2 & DP3: Circuit Breakers	Circuit Breakers or Fuses minimum 100 amp service	DP3: Circuit Breakers Only	Circuit Breakers or Fuses	Circuit Breakers or Fuses
Roof	DP2 & DP3: <20 years or ACV Roof	No Restrictions	DP3: <20 years	DP3: <20 years or ACV Roof	Basic: No Restrictions Special: <30 Years
In Name of Corporation	LLC ok if spouses are only members.	Rental Only: 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 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
Bankruptcy, Repo or Foreclosure	Submit if Within 5 Years	Determined by System During Quote	Determined by System During Quote	Ok After 2 Years	Unacceptable
Dogs - Aggressive Breeds	No bite history. Acceptable With \$25,000 Liability Limit	Acceptable with Animal Injury Exclusion	Acceptable With Liability Exclusion	Acceptable - Excluded from policy	Unacceptable
Swimming Pools	Acceptable With Qualifying Fence/Gate & \$25,000 Liability Limit	Acceptable with Qualifying Fence/Gate - \$25,000 Liability Limit No Diving Boards or Slides	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
Trampolines	Acceptable With Qualifying Fence/Gate & \$25,000 Liability Limit	Acceptable - Must be written without liability coverage	Acceptable	Acceptable - Excluded from policy	Acceptable - Cannot add liability coverage
Underground Fuel Tank	Ineligible	Ineligible	Liability Cannot Be Added	Acceptable - DP1 Only	Unacceptable
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	* Kerosene Heat or Portable Space Heat
* Student Housing (Please See Commercial Programs)		* Open Claims	* Vacant Dwellings (Please See Our Vacant Programs)		* Risks with ANY Knob & Tube Wiring

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.