



WEST VIRGINIA DWELLING FIRE QUICK REFERENCE GUIDE

Carrier	Aegis	American Modern
Coverage Limits		
Form	DP-1 Basic	DP-1 Basic
Dwelling	\$10,000 - \$300,000	\$10,000 - \$300,000
Other Structures	10% of Coverage A	10% of Coverage A
Additional Living Expense/Fair Rental Value	10% of Coverage A	10% of Coverage A
Options		
Extended Coverages	Available	Available
Vandalism & Malicious Mischief	May be purchased up to Coverage A limit	Available
Increased Other Structures	Available	N/A
Contents	Owner & Seasonal - up to 100% of Coverage A or maximum of \$50,000 whichever is greater Rental - \$5,000	Optional
Liability	\$25,000 - \$300,000 Personal or Premises - depending on occupancy	\$25,000 - \$300,000 Personal or Premises depending on occupancy
Medical Payments	\$500 - \$5,000	\$500 - \$1,000
Billing/Payment Plan/Misc.		
Rate & Application	Aegis General Portal	modernLINK
Payment Plans	Full, 3-pay, 5-Pay & 11-pay	Full Pay, 4-Pay & EZPay Monthly Draft
Photos - Front and Back	Photos not required. Inspections will be ordered and the policy will include a \$35 inspection fee	Photos not required. Inspections may be ordered.
Deductibles		
Standard Deductible	\$500 AOP Options up to \$5,000 available	\$500 AOP \$250 - \$5,000 Options available
Wind/Hail Deductible	\$1,000 or 1% - whichever is greater	Same as AOP
Restricted Counties/Areas		
No new business can be written in the areas and counties identified	No Restrictions	No Restrictions
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	Aegis	American Modern
Eligibility & Concerns		
Occupancy	Owner, Seasonal, Rental	Owner, Seasonal, Rental
CLUE	System Pulled on all risks	System Pulled on all risks
Credit (Always UW discretion)	System Pulled on all risks	System Pulled on all risks
Lapse in Coverage	1-7 days: Acceptable 8-60 days: Submit to underwriting. 61+ days: Ineligible	<30 days - acceptable 31-90 days - Submit with SONL 91+ - ineligible
Protection Class	1-10	1-10
Age	Any Age	Any Age
Log Homes	Ineligible	No Hand Hewn Log Homes
Ineligible Construction Types	5 or more unit homes, Townhouses, Row Homes, Log Cabins or any other unusual construction	Earth Homes, Dome Homes, Open Pier or Stilt Homes, Manufactured Homes, Condominiums, Row Homes, Town Homes (Must be built by licensed contractor)
Primary Heat Source	Permanently installed & Thermostatically Controlled	Permanently installed & Thermostatically Controlled
Electrical Systems	Circuit Breakers acceptable	Circuit Breakers and/or Fuses acceptable
Roof	No Cedare, Wood Shake or Flat roofs.	No age restrictions
In Name of Corporation	Acceptable	Owner Occupied - Acceptable without liability coverage
3 Year Loss History (Applies to Applicant AND Risk)	No Fire, Theft or Liability Loss or 3 or more other losses in the past 3 years.	NO more than 1 Fire or Liability Loss. NO more than 2 of any other loss - excluding weather
	Ineligible if 5 or more other losses in the past 3 years or any open claim	Maximum of 3 losses in 3 years
Bankruptcy/Repo/Foreclosure	Ok after 5 years	Ok after 5 years
Dogs - Aggressive Breeds	If animal that has bitten or caused injury is present, must apply exclusion	Acceptable With Liability Exclusion
Swimming Pools	Owner occupied - acceptable with \$25k liability. Ineligible for all occupancies if not fenced, diving board or slide.	Acceptable With Fenced/Locked Gate. Unfenced - acceptable without liability coverage.
Trampolines	Excluded from policy	Acceptable With Fenced/Locked Gate. Unfenced - acceptable without liability coverage.
Underground Fuel Tank	Ineligible	Acceptable without Liability Coverage
Unacceptable Risks All Carriers: Do Not Bind/Do Not Submit		
*Risks with ANY Knob & Tube Wiring	* Unemployed Other Than Retired/Disabled	* In Foreclosure or Mortgage Past Due 60+ Days
*Kerosene Heat or Portable Space Heat	* Past Conviction for: Arson, Fraud, or Other Insurance Related Offense	* Vacant Dwellings (Please see our Vacant Programs)
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