

## PROGRAM HIGHLIGHTS

- HO3: Primary Owner Occupied, Seasonal, or Secondary
- HO3-T: Landlord/Tenant Occupied
- HO3 Wind Only: Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord or Vacant
- Replacement Cost on Coverages A, B, and C  
(Except for Roof Systems Twelve Years or Older Damaged by Windstorm or Hail. See payment schedule.)
- Up to 100% Replacement Cost Protection
- 10% of Coverage A for Ordinance or Law with option to increase to 25% for New Business. 25% of Coverage A for Ordinance or Law with option to decrease to 10% for Renewals. (not applicable to Vacant Home product)
- Named Insured: LLC available for all products; corporation is also available for HO3 Tenant Occupied and Vacant Home
- HO3 payment plans: Full Pay, 3 Pay, 4 Pay and Monthly (requires auto pay)
- HO3 Wind Only payment plans: Full Pay and 3 Pay
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

## ELIGIBILITY

- Wind Only: Homes built 1950 or later
- HO-3 and HO-3 Tenant Occupied: Homes built 1960 or later
- 1-2 Units in Building
- Frame, Masonry and Masonry Veneer Construction
- \$100 per square foot minimum

## IMPORTANT SUBLIMITS & EXCLUSIONS

- HO3: Domestic Animals Covered Under the Policy Section II: Liability & Medical Payments coverage limited to \$25,000
- HO3: "Vicious Dogs" Section II: Liability & Medical Payments coverage excluded (See UW guide for definition of Vicious Dogs)
- All Programs: Multi-Layer Roof coverage limited to \$10,000
- All Programs: "Hard floor covering" limited to "room(s)" where loss or damage occurred
- All Programs: Roof Payment Schedule Endorsement mandatory for all policies with roofs twelve years and older. Modifies how roof system losses from windstorm or hail are settled. See payment schedule.

## INELIGIBLE EXPOSURES

**HO3 and Wind Only:** Course of Construction, builder's risk, or undergoing renovation or reconstruction • Condos • Mobile, modular or prefabricated homes • Farmettes or Ranchettes • Foreclosure, repossession, or bankruptcy during the past 5 years (filed, declared, or any kind of other involvement in such proceedings) • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage • Galvanized, cast iron and polybutylene plumbing • Properties in FEMA flood zone V, VE, or AE, with certain foundation types and locations as determined by the Company; Open Water/Emergent Wetlands are ineligible for all foundation types

**HO3:** More than 2 paid claims in the past 3 years or a total of more than \$20,000 • Protection Class 10 • Aluminum wiring (unless modified), knob and tube wiring, fuse boxes, or homes without circuit breakers • Unfenced pools • Located on more than 5 acres • Animals including those considered livestock that are owned or kept other than domestic pets • Vacant or Unoccupied Homes • Tenant only occupied (eligible with HO3 Tenant and HO Wind only)

**Wind Only:** More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000

## CONTACT INFO

Quote, bind, pay & manage policies at: [www.myGeoSource.com](http://www.myGeoSource.com).

After logging in, visit the Contact Us page for more assistance.

UserID:



This reference guide does not replace the underwriting manual.

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	HO3 Primary	HO3 Seasonal Secondary	HO3-T HO3 Tenant Occupied	Vacant Home for Landlords	WIND ONLY Primary/Seasonal/ Secondary/Rental/ Vacant/Unoccupied
<b>COVERAGE A: DWELLING</b>	<ul style="list-style-type: none"> <li>New Business: \$175,000-\$750,000</li> <li>Renewals: \$150,000-\$750,000</li> </ul>	<ul style="list-style-type: none"> <li>New Business: \$175,000</li> <li>Renewals: \$150,000</li> </ul>	<ul style="list-style-type: none"> <li>New Business: \$175,000-\$750,000</li> <li>Renewals: \$150,000-\$750,000</li> </ul>	<ul style="list-style-type: none"> <li>New Business: \$175,000</li> <li>Renewals: \$150,000</li> </ul>	\$100,000 - \$750,000 New Business and Renewals \$100,000 - \$1,000,000 in select parishes (see UW manual for more details)
<b>COVERAGE B: OTHER STRUCTURES</b>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude or to decrease to 5% or 2%</li> <li>Option to increase to 15%, 20%, or 25%</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude or to decrease to 5% or 2%</li> <li>Option to increase to 15%, 20%, or 25%</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude or to decrease to 5% or 2%</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 2% of Coverage A</li> <li>Options to increase to 5% or 10% of Coverage A Limit</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Options to decrease to 5% or 2% or to exclude</li> <li>Option to increase to 15%, 20%, or 25% (Primary/Seasonal/Secondary/Unoccupied)</li> </ul>
<b>COVERAGE C: PERSONAL PROPERTY</b>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A</li> <li>Options to decrease Coverage C to 45%, 40%, 35%, 30%, 25%, 20%, 15%, or 10%</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A</li> <li>Options to decrease Coverage C to 45%, 40%, 35%, 30%, 25%, 20%, 15%, or 10%</li> </ul>	Issued at 5% of Coverage A	<ul style="list-style-type: none"> <li>Issued at 5% of Coverage A</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A with options to decrease to 45%, 40%, 35%, 30%, 25%, 20%, 15%, or 10% or to exclude (Primary/Seasonal/Secondary/Unoccupied)</li> <li>Issued at 5% of Coverage A with option to exclude (Rental/Vacant) or to increase to 10% or 15% of Coverage A</li> </ul>
<b>COVERAGE D: LOSS OF USE</b>	Issued at 20% of Coverage A	Issued at 10% of Coverage A	Issued at 10% of Coverage A	No Coverage	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude</li> </ul>
<b>COVERAGE E: PERSONAL LIABILITY</b>	<ul style="list-style-type: none"> <li>Issued at \$100,000</li> <li>Option to increase to \$300,000</li> </ul>	Issued at \$100,000	<ul style="list-style-type: none"> <li>Premises Liability issued at \$100,000</li> <li>Option to decrease to \$50,000 or \$0, or to increase to \$300,000</li> </ul>	No Coverage (Option to add Premises Liability of \$50,000 by endorsement)	No Coverage
<b>COVERAGE F: MEDICAL PAYMENTS</b>	<ul style="list-style-type: none"> <li>\$2,000</li> <li>Option to increase to \$5,000</li> </ul>	<ul style="list-style-type: none"> <li>\$2,000</li> <li>Option to increase to \$5,000</li> </ul>	<ul style="list-style-type: none"> <li>\$2,000 included when Coverage E: Premises Liability is added</li> <li>Option to increase to \$5,000</li> </ul>	No Coverage	No Coverage
<b>SECTION I DEDUCTIBLE (all other perils)</b>	\$1,000, \$2,500, \$5,000, or \$10,000	\$1,000, \$2,500, \$5,000, or \$10,000	<ul style="list-style-type: none"> <li>\$1,000, \$2,500, \$5,000, or \$10,000</li> <li>A minimum deductible based on AOI for new business: <ul style="list-style-type: none"> <li>- AOP/Other Wind Hail deductible of \$1,000 will be available only for policies with Coverage A limit of \$250,000 and below.</li> <li>- AOP/Other Wind Hail deductible of \$2,500 will be available only for policies with Coverage A limit of \$600,000 and below.</li> </ul> </li> </ul>	\$1,000, \$2,500, \$5,000, or \$10,000	<ul style="list-style-type: none"> <li>Other or Windstorm/Hail deductible options of \$1,000, \$2,500, \$5,000, or \$10,000</li> <li>A minimum deductible based on AOI for new business: <ul style="list-style-type: none"> <li>- AOP/Other Wind Hail deductible of \$1,000 will be available only for policies with Coverage A limit of \$250,000 and below.</li> <li>- AOP/Other Wind Hail deductible of \$2,500 will be available only for policies with Coverage A limit of \$600,000 and below.</li> </ul> </li> </ul>
<b>WINDSTORM/ HAIL DEDUCTIBLE</b>	2%, 3%, or 5%	2%, 3%, or 5%	2%, 3%, or 5%	2%, 3%, or 5%	Hurricane deductible options of 2%, 3%, 5%, 12.5%, 15%, 17.5%, and 20%
<b>NAMED STORM DEDUCTIBLE</b>	2%, 3%, or 5%	2%, 3%, or 5%	2%, 3%, or 5%	No Coverage	No Coverage
<b>LOSS SETTLEMENT ON COVERAGES A &amp; B</b> <small>Except for Roof Systems Twelve Years or Older Damaged by Windstorm or Hail. See payment schedule.</small>	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A	Replacement cost up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A
<b>LOSS SETTLEMENT ON COVERAGE C</b>	Replacement cost	Replacement cost	Replacement cost	Actual Cash Value	Replacement cost (when Coverage C is included)
<b>PERILS ON COVERAGES A &amp; B</b>	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Named Perils	Windstorm or Hail
<b>PERILS ON COVERAGE C</b>	16 broad form named perils	16 broad form named perils	16 broad form named perils	Named Perils	Windstorm or Hail

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### Roof Systems Payment Schedule Table

Roof Age*	Dominant Roof Systems Material**	
	Asphalt Shingles, Architectural Shingles, and All Other	Concrete/Clay Tile or Shingle, Steel, and Hail Resistant
12	65%	75%
13	61%	72%
14	58%	69%
15	55%	66%
16	52%	63%
17	48%	60%
18	44%	57%
19	40%	54%
20	36%	51%
21	32%	48%
22	28%	45%
23	25%	42%
24	25%	40%
25	25%	40%
26	25%	40%
27	25%	40%
28	25%	40%
29	25%	40%
30 or older	25%	40%

- \* The age of roof at the time of loss is determined using the roof year shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage **B**- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s age of roof at the time of loss.
- \*\* If two or more roof surfacing material types are present on a structure’s “roof”, the dominant roof material is used to rate your policy, which is shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage **B**- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s dominant roof material at the time of loss.