

WIND ONLY

COVERAGE A: DWELLING

- Issued at 100% Replacement Cost
- \$100,000-\$750,000 New/Renew
- \$100,000-\$1,000,000 New/Renew in select parishes (refer to UW manual for more details)

COVERAGE B: OTHER STRUCTURES

- Issued at 10% of Coverage A
- Option to exclude or change limit to 2%, 5%, 15%, 20% or 25% of Coverage A

COVERAGE C: PERSONAL PROPERTY

- Issued at 50% of Coverage A with option to exclude or reduce to 10%, 15%, 20%, 25%, 30%, 35%, 40% or 45% of Coverage A (Primary/Seasonal/Secondary/Unoccupied)
- Issued at 5% of Coverage A with option to exclude (Rental/Vacant usage) or to increase to 10% or 15% of Coverage A

COVERAGE D: LOSS OF USE

10% of Coverage A with option to exclude

COVERAGE E: PERSONAL LIABILITY

No Coverage

COVERAGE F: MEDICAL PAYMENTS

No Coverage

DEDUCTIBLE – WIND/HAIL DEDUCTIBLE

- Other windstorm/hail deductible issued at \$1,000
- Option to increase to \$2,500, \$5,000, or \$10,000

HURRICANE DEDUCTIBLE

Deductible options of 2%, 3%, 5%, 10%, 12.5%, 15%, 17.5%, and 20% of Coverage A

LOSS SETTLEMENT ON COVERAGES A & B

Replacement cost protection up to 100% of Coverage A
Except for Roof Systems Twelve Years or Older Damaged by Windstorm or Hail.
See payment schedule.

LOSS SETTLEMENT ON COVERAGE C

Replacement cost (when Coverage C is included)

PERILS ON COVERAGES A, B & C

Windstorm or Hail

PROGRAM HIGHLIGHTS

- Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant Dwellings
- Replacement Cost on Coverages A, B, and C (Except for Roof Systems Twelve Years or Older Damaged by Windstorm or Hail. See payment schedule.)
- 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
- Named Insured: LLC and Trust available (Corporation for rental/vacant usage)
- Payment Plans: Full Pay and 3 Pay (Direct Bill)
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

ELIGIBILITY

- Homes built 1950 and newer (1950-1959 with roof updates in 2006 or later)
- HO3 Wind Only: 1-2 Family Units in Building
- Frame, Masonry, and Masonry Veneer Construction
- \$100 per square foot minimum

IMPORTANT PROGRAM RESTRICTIONS

- **CANCELLATIONS:** Due to the seasonal nature of Wind exposure, an insured's right to cancel is limited to certain circumstances. Please refer to the GeoVera Specialty Wind Only Underwriting Guidelines for these eligible circumstances.
- Premium Financing is not recommended

INELIGIBLE EXPOSURES

Course of Construction, builder's risk, or undergoing renovation or reconstruction • Mobile, modular, or prefabricated homes • Farnettes or Ranchettes • Properties in designations of open water and FEMA flood zone V, VE, or AE, with certain foundation types, and locations as determined by the Company • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage • Galvanized, cast iron and polybutylene plumbing • More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000 (CAT Events not factored in Claim Eligibility)

CONTACT INFO

Quote, bind, pay & manage policies at: www.myGeoSource.com

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



This reference guide does not replace the underwriting manual.

Please refer to the underwriting manual for the complete underwriting rules and guidelines at www.mygeosource.com.

GVSIC-WO-LA-UWRG-121020



Roof Systems Payment Schedule Table

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.

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