

PROGRAM HIGHLIGHTS

- HO3: Primary Owner Occupied or Seasonal/Secondary
- Replacement Cost on Coverages A, B, and C
(Except for Roof Systems Fifteen 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%
- Named Insured: LLC available
- Payment plans: Full Pay, 3 Pay, and 4 Pay
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

ELIGIBILITY

- Homes built 1945 or later
- 1-4 Family Units in Building
- Refer to UW Guidelines for zip code eligibility in Accomack, Hampton, Isle of Wight, James City, Middlesex, New Kent, Newport News, Norfolk, Northampton, Portsmouth, Virginia Beach, Williamsburg, and York Counties.
- No Prior Insurance Required
- Frame, Masonry, and Masonry Veneer Construction
- Aluminum wiring modified with COPALUM wire connectors, "Pig-tailing" or CO/ALR installation

IMPORTANT SUBLIMITS & EXCLUSIONS

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

INELIGIBLE EXPOSURES

- Course of Construction, builder's risk, or undergoing renovation or reconstruction
- Mobile, modular, or prefabricated homes
- Farmettes or Ranchettes
- Refer to UW Guidelines for zip code eligibility in Accomack, Hampton, Isle of Wight, James City, Middlesex, New Kent, Newport News, Norfolk, Northampton, Portsmouth, Virginia Beach, Williamsburg and York Counties.
- Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage
- More than 2 paid claims in the last 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 owned or kept other than domestic pets
- Vacant or unoccupied homes

CONTACT INFO

Quote, bind, pay & manage policies at: 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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GVSIC-HO3-VA-UWRG-062720

	HO3 Primary	HO3 Seasonal Secondary
COVERAGE A: DWELLING	<ul style="list-style-type: none"> • Issued at 100% Replacement Cost • \$100,000-\$650,000 New/ \$750,000 Renew 	<ul style="list-style-type: none"> • Issued at 100% Replacement Cost • \$100,000-\$650,000 New/ \$750,000 Renew
COVERAGE B: OTHER STRUCTURES	<ul style="list-style-type: none"> • Issued at 10% of Coverage A • Option to exclude or reduce to 2% or 5% of Coverage A Limit 	<ul style="list-style-type: none"> • Issued at 10% of Coverage A • Option to exclude or reduce to 2% or 5% of Coverage A Limit
COVERAGE C: PERSONAL PROPERTY	<ul style="list-style-type: none"> • Issued at 50% of Coverage A • Option to reduce to 10% or 25% of Coverage A Limit 	<ul style="list-style-type: none"> • Issued at 50% of Coverage A • Option to reduce to 10% or 25% of Coverage A Limit
COVERAGE D: LOSS OF USE	Issued at 20% of Coverage A	Issued at 10% of Coverage A
COVERAGE E: PERSONAL LIABILITY	<ul style="list-style-type: none"> • Issued at \$300,000 • Option to increase to \$500,000 if required by umbrella but not for LLCs 	Issued at \$100,000 with no option to increase or decrease coverage
COVERAGE F: MEDICAL PAYMENTS	<ul style="list-style-type: none"> • Issued at \$2,000 • Option to increase to \$5,000 	<ul style="list-style-type: none"> • Issued at \$2,000 • Option to increase to \$5,000
SECTION I DEDUCTIBLE (all other perils)	<ul style="list-style-type: none"> • Issued at \$1,000 • Option to increase to \$2,500 or \$5,000 	<ul style="list-style-type: none"> • Issued at \$1,000 • Option to increase to \$2,500 or \$5,000
WINDSTORM/ HAIL DEDUCTIBLE	<ul style="list-style-type: none"> • Issued based on territory as outlined in Underwriting Manual • Options are 1%, 2%, 3% or 5% of Coverage A 	<ul style="list-style-type: none"> • Issued based on territory as outlined in Underwriting Manual • Options are 1%, 2%, 3% or 5% of Coverage A
LOSS SETTLEMENT ON COVERAGES A & B Except for Roof Systems Fifteen Years or Older Damaged by Windstorm or Hail. See payment schedule.	Replacement cost protection up to 100% of Coverage A	Replacement cost protection up to 100% of Coverage A
LOSS SETTLEMENT ON COVERAGE C	Replacement cost	Replacement cost
PERILS ON COVERAGES A & B	All perils not otherwise excluded	All perils not otherwise excluded
PERILS ON COVERAGE C	16 broad form named perils	16 broad form named perils

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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
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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