

PROGRAM HIGHLIGHTS

- HO3: Primary Owner Occupied, Seasonal, Secondary, or Rental/Landlord
- HO3 Wind Only: Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant
- 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% for New Business. 25% of Coverage A for Ordinance or Law with option to decrease to 10% for Renewals.
- Named Insured: LLC available for all products; corporation is also available for HO3 Tenant Occupied
- HO3 payment plans: Full Pay, 3 Pay, and 4 Pay
- HO3 Wind Only payment plans: Full Pay and 3 Pay
- HO3 Wind Only credit: Auto Policy Companion Credit (insured's auto policy also within agency)
- Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)

ELIGIBILITY

- HO3: 1-4 Family Units in Building
- HO3 Wind Only: 1-2 Family Units in Building
- Homes over .50 miles from the coast in Baldwin and Mobile counties
- HO-3 and HO-3 Tenant Occupied: Homes built 1960 or later.
- \$100 per square foot minimum
- Frame, Masonry, and Masonry Veneer Construction
- Wind Only: Homes built 1945 and later
- Homes with basement foundations built 2006 and later in certain flood zones based on distance to coast and ground elevation

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 fifteen years or 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 • Mobile, modular, or prefabricated homes • Farmettes or Ranchettes • Properties in FEMA flood zone AE with certain foundation types, year built, and locations as determined by the Company, and FEMA flood zones OPW, V, or VE • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage • Galvanized, cast iron and polybutylene plumbing

HO3: More than 2 paid claims in the last 3 years or a total of more than \$20,000 • Protection Classes 8, 9, and 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

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

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

UserID:



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	HO3 Primary	HO3 Seasonal Secondary	LANDLORD HO3 Tenant Occupied	WIND ONLY Primary/Seasonal Secondary/Rental/ Vacant/Unoccupied
COVERAGE A: DWELLING	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$650,000 New/ \$150,000-\$750,000 Renew 	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$650,000 New/ \$150,000-\$750,000 Renew 	<ul style="list-style-type: none"> Issued at 100% Replacement Cost \$175,000-\$650,000 New/ \$150,000-\$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 coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit 	<ul style="list-style-type: none"> Issued at 10% of Coverage A Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit
COVERAGE C: PERSONAL PROPERTY	<ul style="list-style-type: none"> Issued at 50% of Coverage A Option to reduce to 25% of Coverage A 	<ul style="list-style-type: none"> Issued at 50% of Coverage A Option to reduce to 25% of Coverage A 	<ul style="list-style-type: none"> Issued at 5% of Coverage A (no coverage for increased limit on jewelry, watches, and furs) 	<ul style="list-style-type: none"> Issued at 50% of Coverage A with option or reduce to 25% of Coverage A (Primary/Seasonal/Secondary/Unoccupied) Issued at 5% of Coverage A (Rental/Vacant)
COVERAGE D: LOSS OF USE	Issued at 20% of Coverage A	Issued at 10% of Coverage A	Issued at 10% of Coverage A	• 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 	<ul style="list-style-type: none"> Issued at \$100,000 	<ul style="list-style-type: none"> No Coverage Personal Liability Premise Liability option to select \$50,000, \$100,000, or \$300,000 	No Coverage
COVERAGE F: MEDICAL PAYMENTS	\$2,000	\$2,000	<ul style="list-style-type: none"> No Coverage Personal Liability \$2,000 Medical Payments included when Coverage E – Premises Liability is added 	No Coverage
SECTION I DEDUCTIBLE (all other perils)	Issued at \$1,000 with option to increase to \$2,500 or \$5,000	Issued at \$1,000 with option to increase to \$2,500 or \$5,000	Issued at \$1,000, with option to increase to \$2,500 or \$5,000	<ul style="list-style-type: none"> Other windstorm/hail deductible issued at \$1,000 Option to increase to \$2,500 or \$5,000
WINDSTORM/ HAIL DEDUCTIBLE	<ul style="list-style-type: none"> Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast Option to increase or decrease 	<ul style="list-style-type: none"> Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast Option to increase or decrease 	<ul style="list-style-type: none"> Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast Option to increase or decrease 	<ul style="list-style-type: none"> Hurricane deductible issued at 2% of Coverage A Option to increase to 3%, 5%, 10%, 12.5%, 15%, 17.5%, or 20%
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	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	Replacement cost	Replacement cost
PERILS ON COVERAGES A & B	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Windstorm or Hail
PERILS ON COVERAGE C	16 broad form named perils	16 broad form named perils	16 broad form 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
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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