

## 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 and HO3 Tenant Occupied payment plans: Full Pay, 3 Pay, and 4 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

- 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).
- HO3 Master Endorsement – Tenant Occupied: The amount that would otherwise be payable may be reduced by 30% for covered losses that result from the acts or negligence of a tenant or any of the tenant's relatives/guests when the tenant does not obtain a valid renters insurance policy (HO4).
- HO3 Master Endorsement – Tenant Occupied: Coverage Restrictions for Policies Vacant 30 days and greater the amount that would otherwise be payable may be excluded.
- \$10,000 Water Damage Limitation endorsement will be attached for homes 20 years old and greater.
- 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](http://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
<b>COVERAGE A: DWELLING</b>	<ul style="list-style-type: none"> <li>Issued at 100% Replacement Cost</li> <li>\$175,000-\$650,000 New/ \$150,000-\$750,000 Renew</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 100% Replacement Cost</li> <li>\$175,000-\$650,000 New/ \$150,000-\$750,000 Renew</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 100% Replacement Cost</li> <li>\$175,000-\$650,000 New/ \$150,000-\$750,000 Renew</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 100% Replacement Cost</li> <li>\$150,000-\$650,000 New/ \$100,000-\$750,000 Renew</li> </ul>
<b>COVERAGE B: OTHER STRUCTURES</b>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 10% of Coverage A</li> <li>Option to exclude coverage, reduce to 2% or 5% of Coverage A limit, or increase to 15% or 20% of Coverage A limit</li> </ul>
<b>COVERAGE C: PERSONAL PROPERTY</b>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A</li> <li>Option to reduce to 25% of Coverage A</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A</li> <li>Option to reduce to 25% of Coverage A</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 5% of Coverage A (no coverage for increased limit on jewelry, watches, and furs)</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 50% of Coverage A with option or reduce to 25% of Coverage A (Primary/Seasonal/Secondary/Unoccupied)</li> <li>Issued at 5% of Coverage A (Rental/Vacant)</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	10% of Coverage A
<b>COVERAGE E: PERSONAL LIABILITY</b>	<ul style="list-style-type: none"> <li>Issued at \$300,000</li> <li>Option to increase to \$500,000 if required by umbrella but not for LLCs</li> </ul>	Issued at \$100,000	<ul style="list-style-type: none"> <li>No Coverage Personal Liability</li> <li>Premise Liability option to select \$50,000, \$100,000, or \$300,000</li> </ul>	No Coverage
<b>COVERAGE F: MEDICAL PAYMENTS</b>	\$2,000	\$2,000	<ul style="list-style-type: none"> <li>No Coverage Personal Liability</li> <li>\$2,000 Medical Payments included when Coverage E – Premises Liability is added</li> </ul>	No Coverage
<b>SECTION I DEDUCTIBLE (all other perils)</b>	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"> <li>Other windstorm/hail deductible of \$1,000 available only for policies with Coverage A limit less than \$250,000</li> <li>Other windstorm/hail deductible of \$2,500 available only for policies with Coverage A limit less than \$600,000</li> <li>Other windstorm/hail deductible option \$10,000</li> </ul>
<b>WINDSTORM/ HAIL DEDUCTIBLE</b>	<ul style="list-style-type: none"> <li>Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast</li> <li>Option to increase or decrease</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast</li> <li>Option to increase or decrease</li> </ul>	<ul style="list-style-type: none"> <li>Issued at 2%, 3%, or 5% of Coverage A based on zip code and distance to coast</li> <li>Option to increase or decrease</li> </ul>	<ul style="list-style-type: none"> <li>Hurricane deductible issued at 2% of Coverage A</li> <li>Option to increase to 3%, 5%, 10%, 12.5%, 15%, 17.5%, or 20%</li> </ul>
<b>LOSS SETTLEMENT ON COVERAGES A &amp; B</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
<b>LOSS SETTLEMENT ON COVERAGE C</b>	Replacement cost	Replacement cost	Replacement cost	Replacement cost
<b>PERILS ON COVERAGES A &amp; B</b>	All perils not otherwise excluded	All perils not otherwise excluded	All perils not otherwise excluded	Windstorm or Hail
<b>PERILS ON COVERAGE C</b>	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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