



## Owner Occupied Secondary Homeowners Program Guide

| Seasonal or Secondary One Family Owner Occupied Dwelling | Frame or Masonry ML-1<br>(Converted bldgs unacceptable for this program)                    | Frame or Masonry ML-2<br>(Converted bldgs unacceptable for this program) | Frame or Masonry ML-3<br>(Converted bldgs unacceptable for this program) | Doublewide Manufactured Home ML-1,2,3 <b>See below</b><br>(Singlewide Mftd home unacceptable for this program) |
|--|---|--|--|--|
| Secondary Home   | Ok  | Ok   | Ok   | Ok - If 15yrs or newer w/ permanent foundation   |
| Minimum Coverage A                                       | \$125,000   | \$125,000  | \$125,000  | \$125,000  |
| Maximum Coverage A                                       | 1 Million Max.  | 1 Million Max.   | 1 Million Max.   | 1 Million Max.   |
| ITV  | 100% RC, inc. inflation increase  | 100% RC, inc. inflation increase   | 100% RC, inc. inflation increase   | 100% RC, inc. inflation increase   |
| Deductible   | \$250 Min   | \$250 Min  | \$250 Min  | \$250 Min  |
| Building Age   | No Limit  | No Limit   | No Limit   | 15 Yrs or Newer  |
| Heat Source  | Central Heat, Wood Stove or Alternate heating sources acceptable                            | Central Heat, Wood Stove or Alternate heating sources acceptable         | Central Heat, Wood Stove or Alternate heating sources acceptable         | Central Heat, Wood Stove or Alternate heating sources acceptable   |
| Water Back Up  | DML-152 not avail.  | DML-152 avail.   | DML-152 avail.   | DML-152 avail.   |
| Construction   | Frame or Masonry  | Frame or Masonry   | Frame or Masonry   | Frame  |
| Foundation   | Perm foundations incl Piers   | Perm foundations incl Piers  | Perm foundations incl Piers  | Permanent foundation   |
| Claim History  | Call for approval on major loss history (A+ run)  | Call for approval on major loss history (A+ run)                         | Call for approval on major loss history (A+ run)                         | Call for approval on major loss history (A+ run)   |
| Additional Coverage Endorsements                         | Many available. DML-152 not available on Form ML-1R   | Many available inc. DML-152  | Many available inc. DML-152  | Many available inc. DML-152  |
| Named Insured  | Personal/Individual named insured(s) only for all policies (No business, clubs, LLC's, etc) |  |  |  |
| Premises Maintenance                                     | Obvious TLC   | Obvious TLC  | Obvious TLC  | Obvious TLC  |
| Roof   | Good Condition w/ pitch   | Good Condition w/ pitch  | Good Condition w/ pitch  | Good Condition w/ pitch  |
| Photos & Estimator                                       | Required  | Required   | Required   | Required   |

For more information, please see [Secondary Homeowners Product Profile](#).