

Personal Lines Target Markets

	Standard HO	Preferred HO	Manuf'd HO	Tenant HO/ Manuf'd HO	Landlords	Dwelling Fire
Coverage Form	ML-1R, ML2 & ML-3	ML-5	ML-1R, ML2 & ML-3	ML-4	FL-1R, FL-2 & FL3	FL-1R, FL-2 & FL3
ITV	RC- 100% ITV req. ACV- 60% to 99% Sq' estimator req.	RC-100% ITV req. Sq' estimator req.	ACV only Valuation available	100% contents	RC requires 80% to 100% ITV ACV requires 60% to 80% ITV Nothing lower than 60% ITV qualifies	RC requires 80% to 100% ITV ACV requires 60% to 80% ITV Values down to 40% ITV will be considered, But only as FL-1 fire - No EC, No VMM
Building Age	NA Obvious TLC	30 or < Obvious TLC new home credits up to 20 years old	15 or < Obvious TLC new home credits up to 15 years old	No Restriction	NA Obvious TLC	NA Obvious TLC
Claims History	A+ Run	A+ Run	A+ Run	A+ Run	A+ Run	A+ Run
Foundation	Permanent	Permanent	Doublewide on full basement or permanent masonry block can go HO, singlewide only eligible for MH policy	No Restriction	Permanent	NA
Construction	Including log homes no singlewides	Including log homes no singlewides		No Restriction	Including Log homes no singlewides	Including Unique structures ie: octagon, etc.
Named Insured	Married, unmarried, same sex, Land Trust No LLC's No Commercial Named Insured	Married, unmarried, same sex, Land Trust No LLC's No Commercial Named Insured	Married, unmarried, same sex, Land Trust No LLC's No Commercial Named Insured	Married, unmarried, same sex, students in college, people in nursing homes no LLC's	Estate, Family Trust, corporate/partnership LLC (need c/o addr)	Estate, Family Trust, corporate/partnership LLC (need c/o addr)
Other Details	For secondary/seasonal owner occupied exposures, see pg 4 of this Matrix for basic underwriting requirements				Out of state LL w/ local prop mgr 1st FI comm'l makes whole risk go comm'l Student Housing get separate pricing/ undw under comm'l Except 1 fam no more than 4 Students	Out of state LL w/ local prop mgr Seasonals and Builder's Risk Low value homes Mobile home rentals

**ML-24A Guaranteed RC can be endorsed on ML-2, ML-3, and ML-5 only
Homeowners Policy Only**

ML-1R Named Perils

- Fire and lightening
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Sudden or accidental damage from smoke
- Vandalism and/or malicious mischief
- Glass breakage
- Theft

ML-2/ ML-4 including named perils above plus:

- Falling objects
- Weight of ice and Snow
- Collapse of a building
- Sudden and accidental tearing apart, burning or bulging of a heating, AC system or water heater
- Accidental discharge or overflow of liquids or steam from a plumbing, heating or AC system or domestic appliance
- Freezing
- Sudden and accidental damage from artificially generated electrical current

ML-3 including named perils in ML-1 and ML-2 plus:

- Water seepage and leakage

ML-5 including named perils in ML-1, ML-2 and ML-3 plus:

- Gives replacement cost contents

Hit Dog list applicable to all lines: Full Blood or mixed breed bulldog, chow, doberman, german shepherd, huskies-all types, mastiffs-including cane corso & presia canario, pit bull types, rottweilers.

No theft or sewer backup available.

FL-1R named perils:

- Fire, lightening, & explosion
- EC- wind, smoke, hail, aircraft, vehicle, explosion, riot
- Vandalism & malicious mischief

FL-2 broad form includes named perils in FL-1R plus:

- Weight of ice and snow
- Glass coverage up to \$100
- Falling objects
- Collapse
- Freezing

FL-3 Special Form includes all perils in FI-1R and FL-2 plus:

- Water seepage and leakage

Hit Dog list applicable to all lines: Full Blood or mixed breed bulldog, chow, doberman, german shepherd, huskies-all types, mastiffs-including cane corso & presia canario, pit bull types, rottweilers.

Owner Occupied Secondary Homeowners Program Guide

Seasonal or Secondary One Family Owner Occupied Dwelling	Frame or Masonry ML-1 (Converted bldgs unacceptable for this program)	Frame or Masonry ML-2 (Converted bldgs unacceptable for this program)	Frame or Masonry ML-3 (Converted bldgs unacceptable for this program)	Doublewide Manufactured Home ML-1,2,3 See below (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
Claims 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.

Phone: 315-491-6189 / 800-724-0560 Fax: 607-257-0312

Email: underwriting@drydenmutual.com

www.drydenmutual.com

Dryden Underwriting is always available for discussion on any risk, for Agent clarification.