



## Dryden Mutual Insurance Company

P.O. Box 635  
Dryden, New York 13053-0635  
607-844-8106 / 800-724-0560  
607-257-0312 (fax)

### Target Market Product Profile Inland Marine Personal & Commercial

#### TARGETED TYPES

Commercial Property Floaters  
Commercial Tools & Equipment  
Contractors Tools & Equipment  
Mechanics Tools & Equipment  
Trailers/Mobile Equipment  
Windmills  
Farm Machinery  
Personal Property Service Equipment  
Personal Home Maintenance Equipment  
Personal Property Floaters  
Personal Articles Floaters

#### UNDERWRITING CONCERNS

Prior Losses  
High values- per schedule or per item  
Concentration of exposures- safety/security/fire protection  
Racing Team Trailers

#### DRYDEN MUTUAL PROGRAM FEATURES

- Property referenced on our application must be principally kept in New York State
- **Stand alone Commercial IM minimum deductible is \$250, minimum premium \$125**
- **Stand alone Personal IM minimum deductible is \$100, minimum premium \$125**
- **Payment of minimum premium is required with application**
- When IM is endorsed onto another Dryden policy, the stand-alone IM minimum premiums do not apply
- Use Dryden Inland Marine application



## Target Market Product Profile Inland Marine Personal & Commercial

### DRYDEN MUTUAL PROGRAM FEATURES (Continued)

- ACV based coverage for all classes
- Replacement Cost Coverage not available under this program
- Dryden will not cover cell phones, Ipods, MP3s, and all similar handhelds”
- Dryden will not cover domestic animals or reptiles
- Dryden will not cover baseball card collections
- Household Property for individuals in a self-storage unit is covered under a commercial fire, contents only, policy. Contact a commercial underwriter with any requests for this coverage
- Supporting business is required to write livestock coverage, bailees coverage, and short-term lease of equipment. This support can include any other Dryden Property Policy or Dryden Inland Marine Policy.
- No stand alone Exhibition Floaters. Dryden writes a Vendor’s policy and gives business property off premises coverage to address this exposure
- Dryden cannot write Commercial Fine Arts MR-85, or Commercial Valuable Papers MR-86 unsupported because URB rating requires the rates for these classes be based off the applicable underlying business property rates

### BINDING AUTHORITY

- Personal Inland Marine Binding Authority is \$30,000 single scheduled item and/or \$100,000 for any total schedule.
- Jewelry valued \$1,000 and up requires a bill of sale or appraisal to establish value.
- Commercial Inland Marine Binding Authority is **\$100,000 for single** scheduled item and **\$500,000 for any total schedule.**
- Pictures required on mobile equipment valued **over \$10,000 and ALL** logging equipment.
- Any treaded piece of equipment will be classed as commercial and assigned the commercial rate.

Call for prior approval on any item or schedule that exceeds these limits.



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