



Target Market Product Profile
BED & BREAKFASTS
Personal Lines

TARGETED TYPES

Owner occupied and managed with up to 1-4 guestrooms (See Commercial Lines Bed & Breakfast product profile if not owner occupied and/or over 4 rooms)

Restored houses converted to Bed & Breakfasts

Smoke detectors operating in each guest room

All stairways equipped with handrails

Risks seen and inspected by agent

1 picture of each structure will be reimbursed at \$ 5 each if they accompany the application

UNDERWRITING CONCERNS

Dogs as pets

Pools

Woodstoves

Other business conducted on premises refused by another insurance carrier

Risks non-renewed, canceled or refused by another insurance carrier.

Buildings for sale

Waterfront exposures

DRYDEN MUTUAL PROGRAM FEATURES

- Homeowners acceptable if only 1-4 guest rooms available and owner occupied and managed on a full time bases. Incidental products coverage is NOW AVAILABLE on form ML- 326.

