



**Target Market Product Profile**  
**LANDLORD PACKAGE**  
**Personal Lines**

**TARGETED TYPES**

1 to 4 Family houses long term rental properties

Structures insured is required 80% for replacement cost rating, 60% of replacement cost for ACV Rating

Acceptable level of interior and exterior maintenance

All stairways equipped with handrails

Risks seen and inspected by agent

Risk must have a central heating unit

Two means of egress for each unit

Dryden square foot estimators required on all replacement cost applications

Non-student occupied dwellings

OLT, Premises Liability available

**UNDERWRITING CONCERNS**

Vacant Dwellings

Purchase Prices \$40,000 or less

Leases that don't exclude dogs

Vicious dogs on premises and/or # of dogs

Pools or waterfront exposures

Business on premises

Woodstoves

Old Roofs

Free Standing space heaters

Poor outbuildings

Risks non - renewed, refused or canceled previously

Prior FAIR Plan risks

Buildings currently for sale

Student housing (separate Commercial product)

Prior carrier loss runs when insured owns 5 or more rental dwellings

**DRYDEN MUTUAL PROGRAM FEATURES**

- URB Landlord Package is prime vehicle for coverage
- Up to 3 locations can be written on same policy
- Automatic Lead Liability exclusions applied
- Market Value structures insured for less than 60% of replacement value may be entertained in Dwelling Fire program (see separate profile )

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