



Target Market Product Profile
SEASONAL PROPERTIES
Personal Lines

TARGETED TYPES

1-4 Family seasonal dwelling / owner and/or tenant occupied (rated differently)

Dwellings with local caretakers

Dwellings accessible to emergency vehicles

UNDERWRITING CONCERNS

Prior losses in past 3 years

Risks non-renewed, canceled or refused coverage previously

Buildings for sale

Inaccessible properties such as remote areas and island properties should be discussed with underwriting for approval

DRYDEN MUTUAL PROGRAM FEATURES

- FL-1R, Fire & EC Perils apply.
- VMM may be available with supporting business.
- OLT, Premises Liability available.
- Homeowners form MAY be available if we have the insured's supporting Homeowners policy as coverage may be added to primary policy using the ML-67 endorsement. Contact Underwriting for review.
- ACORD applications accepted.

