



## Dryden Mutual Insurance Company

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

### **Target Market Product Profile** **OWNER OCCUPIED / SECONDARY** **HOMEOWNER PROGRAM** **Personal Lines**

#### **Targeted Occupancy & Underwriting Requirements**

One family, owner occupied residence

Named insured must be a private individual

Seasonal and/or Secondary / completely owner occupied

ITV 100%, Replacement cost basis only

Good maintenance / TLC, including roof

Frame or Masonry construction

Doublewides on permanent foundation & less than 15yrs old

Front and back photos of all buildings on premises required with submission, as well as replacement cost estimator

Minimum deductible \$250

Minimum Coverage A \$125,000

#### **Underwriting Concerns**

Singlewide manufactured homes do not qualify for this program (see dwelling fire program)

Converted buildings do not qualify for this program (see dwelling fire program)

Subletting/Rental does not qualify for this program (see dwelling fire program)

Multi-family, hunting camps, clubs, corporate-owned properties and properties with a business on premises do not qualify for this program (see alternate company programs)

Roof pitch / Flat roof

For sale &/or vacant dwellings do not qualify for this program (see dwelling fire program)

No binding authority on risks NR'd, cancelled, or refused by another carrier

Ineligible dog list applies

Free standing space heaters of any type are unacceptable

#### **DRYDEN MUTUAL PROGRAM FEATURES**

- Coverage forms ML-1, ML-2 & ML-3
- Golf cart liability and watercraft coverage is available
- Can endorse VIP coverage, to ML-2 & ML-3 only. Jewelry floaters and other types of personal Inland Marine should be endorsed to the primary residence.
- Owner does not have to be NYS resident
- Use Dryden homeowner application and secondary homeowner supplement. Use Dryden's Standard Homeowner rating program.
- Binding authority is \$300,000 on Coverage A and \$1 million on Liability
- Central Station Alarm credit is available with certificate provided, but no credit given for smoke detectors

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