



Letter of Security

SECURITY FOR THOSE WE SERVE



Broader Coverage, Higher Limits, Fewer Rules - November 2016

The Underwriting Program Guide is under review to broaden coverage options and increase your limits of authority. Here are a few highlights in anticipation of its formal release.

Homeowners - Property

Binding authority is increased to \$750,000 for protected and semi-protected risks, \$400,000 for unprotected risks; higher limits are available with prior underwriting approval.

The ML-3 Special form is available on actual cash value policies except for dwellings located in zone 2.

Seasonal/Secondary Homeowners - Property

The ML-3 Special Form is available as long as the location is accessible by road year round, the roof is 25 years old or newer, the home has central heat, and is not built on piers.

The broadest coverage available on homes built on an island is the ML-2 Broad Form as long as there is central heat and the home is not built on piers.

Landlord Package - Property

Binding authority is increased to \$500,000; higher limits are available with prior underwriting approval.

The FL-3 Special Form is available on homes that are 40 years old or newer with roofs that are 25 years old or newer (not available in zone 2).

Homeowners - Liability

Binding authority on primary homes with the ML-2 Broad form or higher (except for dwellings located in zone 2) is now \$1,000,000 without prior underwriting approval.

Zone 2 – Liability

Binding authority is increased to \$500,000.

Dog Questionnaires

We no longer require each dog's license number or a copy of their rabies vaccination certificate.

We are looking forward to receiving more of your valued business!

SHARED PURPOSE. MUTUAL VALUES.™

WE'RE IN THIS
TOGETHER.