



Established 1887

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## **SPECIAL BULLETIN**

**[Upstate Cities ML3 Form]**

**July 19, 2011**

**To All Security Agents:**

**For the past few years we have had some very strict rules to accept writing the ML 3 Form type of coverage in the Upstate Cites Zone 2 areas, which was a phone call from the agency to bind and/or submit the application for this type of coverage.**


**Effective immediately the current Underwriting Guidelines in place for Suburban Areas with the additional guidelines following, which will eliminate any phone call requirements in the future.**

- 1 No attached Dwellings, There must be at least 12' separation between structures**
- 2 Replacement Cost Valuation 80% of replacement cost required**
- 3 \$500 deductible minimum**
- 4 Roof is newer than twenty five [25] years**
- 5 No Superior Credit allowed**
- 6 No risk that have been canceled, non renewed, in NY Fair Plan or New York Mutual**
- 7 All new business will be inspected with or without photos submitted**

**If you do have a special situation as always concerning an individual risk, please feel free to give us a call to see about determination on the acceptability for coverage.**

**We have reopened this market in hopes of providing another tool for your agency to use in servicing your clients on homeowners. As always your applications will be promptly processed thru our system for fast accurate service.**

**If you should have any questions on the requirements, please feel free to contact your marketing representative or our underwriting staff**

Sincerely,  
  
Fred J Gentz, CIC  
Supervisor