

1-4 Family Dwellings — Package

1 Family Dwelling63010
2 Family Dwelling63011
3 Family Dwelling63012
4 Family Dwelling63013

We can consider 1 to 4 Family Dwellings owned by individual or corporate investors for rental purposes. The owner may live in one of the units if multi-family.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to five locations
- 🎯 Up to three stories in height
- 🎯 Locations that are leased on an annual basis
- 🎯 Dwellings that are not adjacent to each other and not subject to one fire loss
- 🎯 No losses or claims (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to four stories in height
- ▶ Larger schedules
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past Five years (Liability), three years (Property)
- ▶ Risks undergoing renovations

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Loss of Rental Income available
- ▶ No General Liability deductible
- ▶ Ability to consider risks in hail and tornado prone areas (special deductible will apply)
- ▶ Ability to offer Special Form and Replacement Cost
- ▶ Inspection costs paid by the United States Liability Insurance Group

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INELIGIBLE RISKS

- ▶ Any exposure to student or government subsidized residents
- ▶ Any building with aluminum or knob and tube wiring
- ▶ Any building that does not have 100% of the wiring on circuit breakers and minimum 100 amp service
- ▶ Any building without functioning and operational smoke detectors in all units and/or occupancies
- ▶ Any account offering Professional Services
- ▶ Risks with wood stoves or space heaters including kerosene heaters & salamanders
- ▶ Risks with tax liens
- ▶ Owner occupied one family dwellings
- ▶ Risks located in: Alabama, Alaska, Hawaii, Kentucky, Louisiana, Mississippi, Tennessee, West Virginia
- ▶ Rooming or Boarding Houses (shared facilities, other than a laundry)
- ▶ Properties on a Historical Register
- ▶ Building roofs older than 25 years, without updates (up to 40 years metal, 50 years for tile & 100 years for slate eligible)
- ▶ Risks located in Protection Class 9 or 10
- ▶ Risks with swimming pools (except Personal lines for owner occupied multi-family units)
- ▶ Mobile homes
- ▶ California risks in the name of an individual or husband or wife

AVAILABLE LIMITS

- ▶ Property limits up to \$750,000 per location in Protection class 1-8
In Protection class 9-10 ineligible
- ▶ Coastal Zone up to \$500,000 per location in Protection class 1-8 except for Florida which is \$250,000
(wind exclusion applies)
- ▶ Liability limits up to \$1,000,000/2,000,000

SUBMISSION REQUIREMENTS

- ▶ Our 1-4 Family Dwelling Application
- ▶ Representation of incurred loss history for the past three years



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1-4 Family Dwelling Product

AS A RENTAL DWELLING OWNER, WHY DO YOU NEED PROPERTY COVERAGE?

- ▶ You may face the following loss scenarios:
 - Water damage
 - Damage caused by fire or smoke
 - Damage caused by vandalism or malicious mischief
 - Lightning striking your building

Why you should place coverage with our 1-4 Family Dwelling Policy?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Coverage while property is under renovation available	✓	?
Replacement Cost coverage on the building available	✓	?
Special Cause of Loss form available	✓	?
Loss of Income coverage including Loss of Rents	✓	?
Equipment Breakdown Coverage available	✓	?
Functional Building Valuation available	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.