

OCEAN HARBOR CASUALTY
VOLUNTARY DWELLING FIRE PROGRAM
QUICK REFERENCE CARD
EFFECTIVE 7/1/2016

LIMITS		
DWG-1 – Basic Form	Property Coverage Minimum	Property Coverage Maximum
Coverage A - Dwelling	\$37,500	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	Not Applicable	\$150,000
Cov. D – Fair Rental Value	Up to 10% of Coverage A Available	Up to 10% of Coverage A Available
DWG-2 - Broad Form	Property Coverage Minimum	Property Coverage Maximum
Coverage A - Dwelling	\$37,500	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	\$4,000	\$150,000
Cov. D – Fair Rental Value and Cov. E – Additional Living Expense.	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined.	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined.
DWG-3 – Special Form	Property Coverage Minimum	Property Coverage Maximum
Coverage A - Dwelling	\$37,500	\$750,000
Coverage B – Other Structures	10% of Coverage A	Up to 25% of Coverage A Optional
Coverage C - Personal Property	\$4,000	\$150,000
Cov. D – Fair Rental Value and Cov. E – Additional Living Expense	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined.	10% of Coverage A Automatically as Additional Insurance for Coverages D and E Combined.

DEDUCTIBLES				
Combined Coverage A & C Limit	Non-coastal Territories		Coastal Territories	
Minimum Deductibles	AOP	Hurricane	AOP	Hurricane
\$0 - \$250,000	\$500	2%	\$500	5%
Greater than \$250,000	\$1,000	2%	\$1,000	5%
Optional Higher Deductibles				
Any	\$2,500	N/A	\$2,500	N/A
	\$5,000	N/A	\$5,000	N/A
	\$10,000	N/A	\$10,000	N/A

WIND MITIGATION DISCOUNTS (PROOF OF COMPLIANCE REQUIRED)
<p>1. A properly completed certification form that is executed by a qualified professional and that meets the minimum standards of the Model Louisiana Hurricane Loss Mitigation Survey Form contained in the Louisiana Administrative Code; and</p> <p>2. Appropriate documentation demonstrating compliance with the Louisiana State Uniform Construction Code; and</p> <p>3. Appropriate documentation attesting to the mitigation improvements made by the insured that reduce the amount of loss from a windstorm or hurricane.</p> <p>Other documentation such as: permits, certifications of occupancy, inspection reports and receipts may also be required.</p>

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INELIGIBLE PROPERTY EXPOSURES

- Homes not insured for a minimum of 80% of Replacement Cost (DWG-2 and DWG-3) or Actual Cash Value (DWG-1).
- Homes or insureds with property losses in the preceding 5 years.
- Motor Vehicles.
- Manufactured (Mobile) Homes.
- Property only accessible by boat.
- Vacant/unoccupied property.
- Property with characteristics of ownership that are in violation of law or public policy.
- Property undergoing repairs or renovations.
- Homes not used solely for residential purposes (certain incidental occupancies permitted; see manual for details).
- Dwellings not at least 50% occupied.
- Commercial properties.
- Homes with uncorrected code violations.
- Homes occupied by more than two families.
- Homes with farm outbuildings such as barns, stables, etc.
- More than 2 family dwellings.
- Converted commercial buildings or travel trailers, horse trailers, etc. originally designed for use on public highways.
- Structures partially or fully over water (Exception: Homes that are easily accessible from three (3) sides and for which Flood Insurance coverage is in full force and effect throughout the term of the policy. Coverage can be provided at Protection Class 10 rates and applicable EC rate for the Territory/Zone in which the risk is located.)

INELIGIBLE LIABILITY EXPOSURES (IF LIABILITY IS REQUESTED AS OPTIONAL COVERAGE)

- Homes with unfenced pools, hot tubs or other bodies of water on the premises (minimum fence height of 4 feet).
- Homes with pool slides or diving boards.
- Properties with farm, saddle or exotic animals on premises.
- Properties with any of the following dog breeds (or any mixture that includes the following breeds) on the premises: Akita, American Bulldog, Beauceron, Catahoula Leopard, Caucasian Mountain Dog, Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier or Wolf.
- Trampolines, skateboard ramps on property.
- Jet skis and all terrain vehicles on the property.
- Homes with daycare facilities being operated on the premises.
- Homes on 5 acres or more.
- Homes with burglar bars on windows, doors or any other form of ingress/egress.
- Homes with asbestos siding and/or shingles.
- Homes with porches or decks more than 2 feet off the ground or with 3 or more steps leading to them not protected by properly installed handrails.
- Homes built on an open foundation greater than 3 feet.
- Homes with aluminum wiring.
- Homes with fuses or knob and tube wiring.
- Homes with debris or other liability hazards on the premises.
- Homes with trees overhanging the roof or deemed by the company to be in dangerous proximity to the home.
- Homes deemed by the underwriter to be in poor condition.

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PAYMENT PLANS			
Plan	% Due	Billing Dates	Installment Fee
Annual	100%	Effective Date	None
Semi-Annually	55%, 45%	Effective Date, 180 Days	\$6 per installment.
Quarterly	25%, 25%, 25%, 25%	Effective Date, 60, 150, 240 Days	\$6 per installment.
*\$29 fee on Non Sufficient Fund checks.			
**Minimum written premium to qualify for installment billing: \$250.			

PREMIUM PAYMENT	
General Payment	PO Box 733189
Address:	Dallas, TX 75373-3189
Overnight Payment	Acadian Managers LLC
Address:	Attn: Will Gabel
	2549 Barrington Circle
	Tallahassee, FL 32308

UNDERWRITING & CUSTOMER SERVICE	
Correspondence	PO Box 796
Address:	Prosperity, SC 29127
Phone:	(888) 796-6571
Fax:	(225) 341-8836
Email:	underwriting@acadianmanagers.com

CLAIMS	
Phone:	(855)585-0500