

**LANDLORDS PACKAGE**

**Semi Protected:** \$200,000. Call for higher limits  
**Protected:** \$200,000. (call for over \$200,000)  
**Unprotected:** \$ 70,000.  
**Coverage L:** \$300,000./\$500,000 Aggregate

**Non pay history:** check with underwriting  
**Claims History:** -0- in 5 years  
**Dogs:** No aggressive dogs  
**Trampolines:** Must sign exclusion & submit proof of HO4 if tenant

**MUST SUBMIT:** Digital Photos  
 Cost Estimator  
 Update Form  
 Signed Application, 25% down  
 Submit individual names, even if Corporation, LLC, Partnership.  
 Social Security #, Date of Birth

**REJECT IF:** Row house  
 Mobilehome  
 Student Housing  
 Renovation Risk  
 Pools  
 Woodstove, Pellet stove  
 Fireplace, Insert  
 Poor visible risk  
 Daycare exposure  
 If cancelled by Fulmont with different Agent, do not submit.  
 Poor visible risk.

**MAINTENANCE:** Must be painted /sided  
 Roof – no patches or damage  
 Wiring – must be circuit breaker  
 Plumbing – Copper, PVC  
 Heating – Central Heat  
 Porches–no broken boards, rails  
 Steps – no broken boards, rails  
 Sidewalks-level, no holes, clean  
 Driveway-level, no holes, clean  
 No exterior debris, junk cars, etc  
 Chimneys- built from ground;  
 Chimneys- no loose bricks, mortar  
 Smoke detectors – required  
 Carbon monoxide detectors-required

**COVERAGE B:** Barns are not eligible for coverage  
 Garage must be in good condition  
 Shed must be in good condition  
 Commercial buildings –not allowed  
 Fire coverages may be written on qualified barns & buildings.  
 If in questionable condition, we can exclude ALL OR PART OF BUILDING

**LIABILITY HAZARDS:** Snow/ice diverters required if potential for falling ice on dwelling.  
 Upper deck steps must be covered, & not subject to ice/snow buildup.

**CAN'T WRITE:** Risks not meeting guidelines.

**DWELLING FIRE**

**Renovation:** **Purchase Price ^ to \$100,000.**  
**Estates:** \$150,000. ACV only  
**Mobilehomes:** Book Value + Improvements  
**Unprotected:** \$100,000.  
**Seasonal:** \$100,000.  
**Coverage L:** \$100,000./\$300,000 Aggregate

**Non pay history:** check with underwriting  
**Claims History:** -0- in 5 years  
**Dogs:** No aggressive dogs  
**Trampolines:** Must sign exclusion

**MUST SUBMIT:** Digital Photos  
 Cost Estimator  
 Update Form  
 Signed Application, 25% down  
 Submit individual names, even if Corporation, LLC, Partnership.  
 Social Security #, Date of Birth

**REJECT IF:** Tenant occupied dwelling  
 Row house  
 Student Housing  
 Pools (if tenant occupied)  
 Woodstove (if tenant occupied)  
 Fireplace (if tenant occupied)  
 Daycare exposure  
 If cancelled by Fulmont with different Agent, do not submit.  
 Poor visible risk.

**MAINTENANCE:** Must be painted /sided  
 Roof – no patches or damage  
 Wiring – must be circuit breaker  
 Plumbing – Copper, PVC  
 Heating – Central Heat  
 Porches–no broken boards, rails  
 Steps – no broken boards, rails  
 Sidewalks-level, no holes, clean  
 Driveway-level, no holes, clean  
 No exterior debris, junk cars, etc  
 Chimneys- built from ground;  
 Chimneys- no loose bricks, mortar  
 Smoke detectors – required  
 Carbon monoxide detector-required

**COVERAGE B:** Barns are eligible for coverage F.  
 Garage must be in good condition  
 Shed must be in good condition  
 Commercial buildings –not allowed  
 Fire coverages may be written on qualified buildings.  
 If in questionable condition, we can exclude ALL OR PART OF BUILDING.

**LIABILITY HAZARDS:** Snow/ice diverters required if potential for falling ice on dwelling.  
 Upper deck steps must be covered, & not subject to ice/snow buildup.

**CAN'T WRITE:** Replacement cost on dwellings under renovation, mobilehomes.  
 No RC on contents.

## HOMEOWNERS

**Semi Protected:** \$200,000. Call for higher limits  
**Protected:** \$250,000.  
**Unprotected:** \$ 70,000.  
**Seasonal:** \$ 70,000. ML-1 only  
**New Home Credit:** 0-10 yrs 10%; 11-20 yrs 5% credit  
**Coverage L:** \$300,000.

**Non pay history:** check with underwriting  
**Claims History:** -0- in 5 years  
**Dogs:** No aggressive dogs  
**Pools:** Must be fenced in  
**Trampolines:** Must sign exclusion

**MUST SUBMIT:** Digital Photos  
Cost Estimator  
Update Form  
Signed Application, 25% down

**NEW FORMS:** ID Theft, Mechanical Breakdown

**REJECT IF:** Row house, Mobilehome  
Student Housing, Renovation Risk  
Daycare exposure, Fused Electric  
If cancelled by Fulmont with different Agent, do not submit.  
Poor Visible Risk.

**MAINTENANCE:** Must be painted /sided  
Roof – no patches or damage  
Wiring – must be circuit breaker  
Plumbing – Copper, PVC  
Heating – Central Heat  
Porches – no broken boards, rails  
Steps – no broken boards, rails  
Sidewalks – level, no holes, clean  
Driveway – level, no holes, clean  
No exterior debris, junk cars, etc  
Woodstoves – Professional Installed  
Chimneys – built from ground;  
Chimneys – no loose bricks, mortar  
Chimneys – flue line  
Smoke detectors – required  
Carbon monoxide detectors – required  
\$25 Auxiliary fuel source charge.

**COVERAGE B:** Barns are not eligible for coverage  
Garage must be in good condition  
Shed must be in good condition  
Commercial buildings – not allowed  
Fire coverages may be written on qualified barns & buildings.  
If in questionable condition, we can exclude ALL OR PART OF BUILDING

**LIABILITY HAZARDS:** Snow/ice diverters required if potential for falling ice on dwelling.  
Upper deck steps must be covered, & not subject to ice/snow buildup.

**CAN'T WRITE:** Forms ML-151, ML-151A.  
USE ML-148 or ML150, ML150A.

## MOBILEHOMEOWNERS

**Semi Prot, Protected:** \$100,000.  
**Unprotected:** \$ 60,000.  
**Seasonal:** \$ 60,000. ML-1 only  
**Coverage L:** \$300,000.  
**New MH Credit:** **0-6 yrs** 10% credit  
**0-10 years:** ok for ML1, 2, 3, 8  
**10-20 years:** ok for ML1, 2, 8  
**Over 20 years:** submit for approval

**Non pay history:** check with underwriting  
**Claims History:** -0- in 5 years  
**Dogs:** No aggressive dogs  
**Pools:** Must be fenced in  
**Trampolines:** Must sign exclusion

**MUST SUBMIT:** Digital Photos  
Update Form  
Signed Application, 25% down

**NEW FORMS:** ID Theft, Mechanical Breakdown

**REJECT IF:** Student Hsg., Renovation Risk  
Daycare exposure  
If cancelled by Fulmont with different Agent, do not submit.  
Poor Visible Risk.

**MAINTENANCE:** Must be painted /sided  
Roof – no patches or damage  
Wiring – must be circuit breaker  
Plumbing – Copper, PVC  
Heating – Central Heat  
Porches – no broken boards, rails  
Steps – no broken boards, rails  
Sidewalks – level, no holes, clean  
Driveway – level, no holes, clean  
No exterior debris, junk cars, etc  
Woodstoves – Professional Installed  
Chimneys – built from ground;  
Chimneys – no loose bricks, mortar  
Chimneys – flue line  
Smoke detectors – required  
Carbon monoxide detector – required

**COVERAGE B:** Barns are not eligible for coverage  
Garage must be in good condition  
Shed must be in good condition  
Commercial buildings – not allowed  
Fire coverages may be written on qualified barns & buildings.  
If in questionable condition, we can exclude ALL OR PART OF BUILDING

**LIABILITY HAZARDS:** Snow/ice diverters required if potential for falling ice on dwelling.  
Upper deck steps must be covered, & not subject to ice/snow buildup.

**CAN'T WRITE:** Forms ML-151, ML-151A.  
USE ML-148 or ML150, ML150A

## COMMERCIAL POLICY

*Please refer to the SMP and General Liability Manuals for specific guidelines and eligibility. You may contact your underwriter to determine if a risk is eligible for coverage with our Company.*

### **\*\*\* ALL POLICIES WILL BE REVIEWED PRIOR TO RENEWAL \*\*\* FOR ELIGIBILITY BASED ON THESE GUIDELINES**

1. *The agent has no binding authority on risks with Property or Liability claims within the last five years.*

Please submit loss information from the prior carrier.

2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, *nonpayment of premium* or claims frequency.
3. Student housing is unacceptable due to higher VMM exposure.
4. Row houses are not acceptable. *If your risk is within 10 feet of the adjoining structure, please submit for pre-inspection.*
5. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Commercial Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.
6. When requested by underwriter, proof of lease with security deposit for each tenant or proof of tenant's HO-4 policy. *If the risk is habitational, we will be attaching form LS-59, which is a lead paint exclusion that applies to the rental portion of the building.*

*If the risk has any of the problems listed in items #7-#11, the risk is not eligible for coverage.*

7. BUILDING MAINTENANCE: The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be installed properly; hallways must be well lit; sidewalks must be even and free of ice and snow when applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.
8. BUILDING HOUSEKEEPING: The apartments and surrounding areas must be kept free of debris, trash and other attractive nuisances.
9. ELECTRICAL: All units must have proper electrical systems. *A minimum of 150-amp service is required with proof of wiring updates.* Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
10. HEATING: Your commercial risk must have a source of central heating for the entire building. The following *are not acceptable heating sources* - WOODBURNING STOVES, FIREPLACES & FIREPLACE INSERTS, PELLET STOVES, KEROSENE HEATERS or any other type of portable heater. Portable kerosene heaters are forbidden.

11. ROOFS: *In order to be eligible for any coverage form*, the roof should be in good condition and be less than 20 years old. Please note any areas in poor condition *that you would like excluded from coverage*.
12. SMOKE DETECTORS & *CARBON MONOXIDE DETECTORS*: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are required.
13. There must be two exits for every unit above the ground floor.
14. Exterior, uncovered upper deck stairways must be covered and not subject to ice and snow buildup.
15. Snow and ice diverters must be placed on risks where there is a potential for ice or snow to fall off the building and to land on a sidewalk, porch or other entrance or exit way.
16. All commercial policies will be issued with a General Liability aggregate. A table is listed in the manual.
17. All exposures located within a commercial building must be identified on the application.
18. We will be attaching the following forms, when applicable to Commercial policies with General Liability:

|             |   |
|-------------|---|
| LS-14       | Athletic Participants Exclusion                     |
| LS-31       | Liquor Legal Exclusion                              |
| LS70A       | Restricts Coverage to Listed Exposures or Locations |
| LS-73       | Assault and Battery Exclusion                       |
| LS-59       | Lead Paint Exclusion                                |
| SF312       | Loss of Income Special Limitations                  |
| FMIC-LS-FAE | Firearms Exclusion                                  |
| LS87        | Exclusion, Asbestos, Dioxin or PCB's                |
| LS85        | Exclusion of Known Loss or Damage                   |
19. Risks with uncontrolled animals, aggressive animals, or animals with history of biting or vicious propensities are not allowed on premises.

## BUSINESSOWNERS POLICY

*The Businessowners policy is designed to cover the average to above-average business exposure. Apartment buildings (5 units) must be written on SMP policy. Please refer to the Businessowners Manual for specific guidelines and eligibility. You may contact your underwriter to determine if a risk is eligible for coverage with our Company.*

### **\*\*\* ALL POLICIES WILL BE REVIEWED PRIOR TO RENEWAL \*\*\* FOR ELIGIBILITY BASED ON THESE GUIDELINES**

1. *The agent has no binding authority on risks with Property or Liability claims within the last five years.*

Please submit loss information from the prior carrier.

2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, *nonpayment of premium* or claims frequency.
3. Student housing is unacceptable due to higher VMM exposure.
4. Row houses are not acceptable. *If your risk is within 10 feet of the adjoining structure, please submit for pre-inspection.*
5. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Commercial Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.
6. When requested by underwriter, proof of lease with security deposit for each tenant or proof of tenant's HO-4 policy. *If the risk is habitational, we will be attaching form LL-59, which is a lead paint exclusion that applies to the rental portion of the building.*

*If the risk has any of the problems listed in items #7-#11, the risk is not eligible for coverage.*

7. **BUILDING MAINTENANCE:** The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be installed properly; hallways must be well lit; sidewalks must be even and free of ice and snow when applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.
8. **BUILDING HOUSEKEEPING:** The apartments and surrounding areas must be kept free of debris, trash and other attractive nuisances.
9. **ELECTRICAL:** All units must have proper electrical systems. *A minimum of 150-amp service is required with proof of wiring updates.* Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
10. **HEATING:** Your commercial risk must have a source of central heating for the entire building. The following *are not acceptable heating sources* - WOODBURNING STOVES, FIREPLACES & FIREPLACE INSERTS, PELLET STOVES, KEROSENE HEATERS or any other type of portable heater. Portable kerosene heaters are forbidden.

11. ROOFS: *In order to be eligible for any coverage form*, the roof should be in good condition and be less than 20 years old. Please note any areas in poor condition *that you would like excluded from coverage*.
12. SMOKE DETECTORS & *CARBON MONOXIDE DETECTORS*: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are required.
13. There must be two exits for every unit above the ground floor.
14. Exterior, uncovered upper deck stairways must be covered and not subject to ice and snow buildup.
15. Snow and ice diverters must be placed on risks where there is a potential for ice or snow to fall off the building and to land on a sidewalk, porch or other entrance or exit way.
16. All commercial policies will be issued with a General Liability aggregate. A table is listed in the manual.
17. All exposures located within a commercial building must be identified on the application.
18. We will be attaching the following forms, if applicable, to Businessowners policies with General Liability:

|             |   |
|-------------|---|
| LS-14       | Athletic Participants Exclusion                     |
| LS-31       | Liquor Legal Exclusion                              |
| LS70A       | Restricts Coverage to Listed Exposures or Locations |
| LS-73       | Assault and Battery Exclusion                       |
| LS-59       | Lead Paint Exclusion                                |
| SF312       | Loss of Income Special Limitations                  |
| FMIC-LS-FAE | Firearms Exclusion                                  |
| LS87        | Exclusion, Asbestos, Dioxin or PCB's                |
| LS85        | Exclusion of Known Loss or Damage                   |
19. Risks with uncontrolled animals, aggressive animals, or animals with history of biting or vicious propensities are not allowed on premises.

## COMMERCIAL - SMP OR BUSINESSOWNERS PROHIBITED LIST

### Unacceptable Classes

|                                 |   |
|---------------------------------|---|
| Amusement Resorts or Parks      | Tire Recapping                                |
| Auto Body Shops                 | M & C Exposures                               |
| Auto Garages                    | BF-CGL  |
| Boat Yards or Marinas           | Athletic Parks                                |
| Bowling Alleys                  | Car Washes                                    |
| Dancehalls                      | Recreational Facilities                       |
| Billiard halls                  | Tanning Salon                                 |
| Junkyards, scrap yards          | Auction Houses                                |
| Vacant or Unoccupied Risks      | Boats, Canoes, Rowboats for Hire              |
| Student Housing                 | Ski Lodges or Resorts                         |
| Night Clubs                     | Daycare Services                              |
| Taverns                         | Campsites                                     |
| Resort Motels                   | Trailer Parks                                 |
| Skating Rinks                   | Hospitals, Nursing Homes                      |
| Spray Painting                  | Adult Homes                                   |
| Golf Course                     | Health/Fitness Center Liability               |
| Machine Shops                   | Tanneries, Skin Mills                         |
| Furniture Manufacturers (M & C) | Gas Dealers/Distributors                      |
| Furniture Upholsterers          | Restaurants without Auto-Extinguishing Units  |
| Apartment Buildings             | <i>Storage Unit Buildings</i>                 |
| <i>Row Houses</i>               | <i>Buildings closer than 10 feet apart</i>    |
| <i>Water Exposures</i>          | Food Processing, Canning, Bottling, Packaging |

IN SOME OF THE ABOVE CASES, ONLY THE LIABILITY IS UNACCEPTABLE OR LISTED ON OUR REINSURANCE PROHIBITED LIST. PLEASE CONTACT YOUR UNDERWRITER FOR POSSIBLE PROPERTY COVERAGES AVAILABILITY.

## FARMOWNERS POLICY

The Farmowners Policy is designed to provide coverage for the operating farm risk. It should be owner occupied, with maintenance and housekeeping being average to above average. The following guidelines are designed to assist the agent in determining risk acceptability.

**\*\*\* ALL DWELLINGS WILL BE REVIEWED PRIOR TO RENEWAL \*\*\*  
FOR ELIGIBILITY BASED ON THESE GUIDELINES**

1. *The agent has no binding authority on risks with Property or Liability claims within the last five years.*

Please submit loss information from the prior carrier.

2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, *nonpayment of premium* or claims frequency.
3. The farm must be owner occupied and operational.
4. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Dwelling Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.

*If the risk has any of the problems listed in items #5-#11, the risk is not eligible for coverage.*

5. **BUILDING MAINTENANCE:** The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be installed properly; hallways must be well lit; sidewalks must be even and free of ice and snow when applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.
6. **BUILDING HOUSEKEEPING:** Dwelling, barns and surrounding areas must be kept free of debris, trash and other attractive nuisances.
7. **ELECTRICAL:** All units must have proper electrical systems. *A minimum of 150-amp service is required with proof of wiring updates.* Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
8. **HEATING:** *In order to be eligible for forms ML-1R, ML-2 or ML-3B, there must be central heat. Woodburning Stoves, pellet stoves, fireplaces or any other type of portable heaters are NOT ACCEPTABLE as the main source of heat. Kerosene heaters* are not acceptable under any condition. Wood or coal furnaces must have lined chimneys. Chimneys must be constructed or maintained as follows:
  1. Built from the ground.
  2. Loose brickwork or loose mortar must be repaired.
  3. Wood stove or fireplace chimneys must be flue-lined.



9. ROOFS: *In order to be eligible for forms ML-1R, ML-2 or ML-3 the roof should be in good condition and be less than 20 years old. Please note any areas in poor condition that you would like excluded from coverage.*
10. ML-3 FORM: The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated *within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued. A dwelling with a flat roof is eligible for forms ML-1R or ML-2 only.* The Company reserves the right to deny ML-3 or Replacement cost rating coverage based on information received on the application or inspection report.
11. REPLACEMENT COST **RATING** is not available for dwellings over 40 years, unless the risk meets Company Guidelines. *The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued.* The Company reserves the right to deny ML-3 or Replacement cost rating coverage based on information received on the application or inspection report. An accurate Replacement Cost estimator must be on file.
12. SMOKE DETECTORS & *CARBON MONOXIDE DETECTORS*: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are recommended.
13. There must be two exits for every unit above the ground floor.
14. BUSINESS ACTIVITY: There must be no business activity including day care services in the dwelling by the owner of the building, a tenant or any other resident.
15. Above-ground pools must have proper gates and locks. In-ground swimming pools must be fenced.
16. Any risk with a prior claim or cancellation involving a dangerous or uncontrolled animal will not be accepted.

17. Risks with aggressive animals on premises are not acceptable, whether the animal belongs to the insured, tenant or temporary resident.
18. Mobilehomes are acceptable as Coverage A on the Farmowners Policy. To rate, use the Mobilehomeowners Manual rates, with an \$85.00 FCPL charge added to the basic rates.
19. A policyholder with milk contamination claims *in excess of \$2,500.* will be non-renewed.
20. Farm buildings must be in good condition. Any building with loose or missing clapboards, poor roofs or other conditions constituting poor maintenance or housekeeping should not be written. *RELATED PRIVATE STRUCTURES: There is no coverage on the Farmowner Policy for Coverage B, Related Private Structure. Any qualifying related private structure may be insured under Coverage F, Farm Buildings. The garage or shed must be in good condition. It cannot be in danger of collapse or have a poor or unacceptable roof. Identify all buildings that are located on the premises.*
21. Dwellings with Day-care services are not acceptable.
22. Policyholders residing in rented farm dwellings may obtain a policy which provides the protection for *their personal property and liability under form ML-4.* This form is similar to the coverages found in form ML-2, with the exception of Coverage A, Dwelling.
23. Risks with unusual recreational activities involving horses or recreational vehicles are generally not acceptable. *Risks with more than four horses are not acceptable. Risks with commercial exposures on premises are not acceptable.*

## HOMEOWNERS POLICY

The Homeowners Policy is designed to insure the average to above average one-two family dwelling. In order to maintain our Homeowners premiums in line with industry standards, we must implement strict underwriting guidelines for the Homeowners policy. The following guidelines are designed to assist the agent in determining risk acceptability.

**\*\*\* ALL HOMES WILL BE REVIEWED PRIOR TO RENEWAL \*\*\*  
FOR ELIGIBILITY BASED ON THESE GUIDELINES**

**Maximum Coverage A Limits:**

|                   |  |
|-------------------|--|
| <b>\$200,000.</b> | <b>Coverage A Limit in Semi Protected Areas. (*call for higher binding.)</b>                   |
| <b>\$250,000.</b> | <b>Coverage A Limit in Highly Protected &amp; Protected Areas. (*call for higher binding.)</b> |
| <b>\$ 70,000.</b> | <b>Unprotected (more than 5 miles to Fire Department)</b>                                      |
| <b>\$ 70,000.</b> | <b>Seasonal Risk, ML-1R only, no additional forms subject to preinspection.</b>                |

1. The agent has no binding authority on risks with Property or Liability claims totaling \$2500. and above within the last five years. Existing policies with current claims exceeding \$2500. will be reviewed and could face possible nonrenewal.  
  
Please submit loss information from the prior carrier.  
Please submit digital photos. They may be emailed to your underwriter.
2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, nonpayment of premium or claims frequency.
3. Student housing is unacceptable due to higher VMM exposure.
4. Row houses are not acceptable. If your risk is within 10 feet of the adjoining dwelling, please submit for pre-inspection.
5. Mobilehomes are not eligible for Homeowner Policy.
6. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Dwelling Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.
7. When requested by underwriter, proof of lease with security deposit for each tenant or proof of tenant's HO-4 policy. If the risk is a two-family dwelling, we will be attaching form ML-59, which is a lead paint exclusion that applies to the rental portion of the dwelling.

If the risk has any of the problems listed in items #8-#12, the risk is not eligible for coverage.

8. **BUILDING MAINTENANCE:** The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be

- installed properly; hallways must be well lit; sidewalks must be even and free of ice and snow when applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.
9. BUILDING HOUSEKEEPING: The apartments and surrounding areas must be kept free of debris, trash and other attractive nuisances.
  10. ELECTRICAL: All units must have proper electrical systems. A minimum of 150-amp service is required with proof of wiring updates. Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
  11. HEATING: The following are not acceptable central heating sources - WOODBURNING STOVES, FIREPLACES, KEROSENE HEATERS or any type of portable heater. If you have a Woodburning stove, fireplace or other type of supplemental heat source, please submit an interior photo, showing the set up of the heat source. Portable kerosene heaters are forbidden, even as a supplemental heat source. Chimneys utilized for solid fuel (wood, coal) systems must be lined. In order to be eligible for forms ML-2 or ML-3, there must be central heat. To qualify for form ML-1R, Central heat or a non-portable space heater is required.  
Chimneys must be constructed or maintained as follows:
    1. Built from the ground.
    2. Loose brickwork or loose mortar must be repaired.
    3. Wood stove or fireplace chimneys must be flue-lined.
  12. ML-3 FORM CRITERIA: The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued. The Company reserves the right to deny ML-3 coverage based on information received on the application or inspection report.
  13. REPLACEMENT COST **RATING** is not available for dwellings over 40 years, unless the risk meets Company Guidelines. The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued. All apartments must be occupied. The Company reserves the right to deny ML-3 or Replacement cost rating coverage based on information received on the application or inspection report. An accurate Replacement Cost estimator must be on file.
  14. ROOFS: In order to be eligible for forms ML-1R, ML-2 or ML-3 the roof should be in good condition and be less than 20 years old. Please note any areas in poor condition that you would like excluded from coverage.
  15. SMOKE DETECTORS & CARBON MONOXIDE DETECTORS: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are recommended.
  16. There must be two exits for every unit above the ground floor.

17. **COVERAGE B - RELATED PRIVATE STRUCTURES:** The garage or shed must be in good condition. It cannot be in danger of collapse or have a poor or unacceptable roof. Identify all buildings that are located on the premises. If the outbuilding is more than a three-car garage or basic utility shed, the building does not qualify as a related private structure. If the building is a barn or commercial-type building and it is in good condition, it may qualify for fire coverage on a separate policy. Contact your underwriter for a fire quote.
18. The form ML-10, Farmers Comprehensive Personal Liability, (FCPL) may be attached to a Homeowners Policy when an insured has a farm exposure of any type (except for full-time farming) such as farmland rented to others at the initial and/or additional locations. When there is a possible farm exposure, it is to the insured's advantage to have the FCPL endorsement attached to provide the necessary additional coverage. Operating farms must be written on a Farmowner Policy.
19. Policyholders residing in rented homes or apartment buildings may obtain a policy that provides the protection for personal property and liability under form ML-4. This form is similar to the coverages found in form ML-2, with the exception of Coverage A, Dwelling and Coverage B, Related Private Structures.
20. An Inland Marine endorsement may be added to a Homeowners policy to provide coverage for items such as boats, computers, jewelry items, furs, cameras, musical instruments and other items as listed in the Inland Marine section of the Rating Manual. Please submit a copy of the bill of sale or appraisal. If you do not locate a particular rate, please contact your underwriter.
21. Exterior, uncovered upper deck stairways must be covered and not subject to ice and snow buildup.
22. Snow and ice diverters must be placed on risks where there is a potential for ice or snow to fall off the building and to land on a sidewalk, porch or other entrance or exit way.
23. Any risk with a prior claim or cancellation involving a dangerous or uncontrolled animal will not be accepted.
24. Risks with aggressive animals on premises are not acceptable, whether the animal belongs to the insured, tenant or temporary resident.
25. Above-ground pools must have proper locks and gates and in-ground swimming pools must be fenced. Pools are not acceptable on two-family residences.
26. **BUSINESS ACTIVITY:** There must be no business activity including day care services in the dwelling by the owner of the building, tenant or any other resident.

## UNDERWRITING GUIDELINES BY POLICY TYPE

### LANDLORDS PACKAGE POLICY

*In order to maintain reasonable rates, uniform underwriting guidelines will be applied to avoid:*

1. Tenant vandalism. Some landlords are looking to the Insurance Company for a SOLUTION.
2. Below-average dwellings being insured with FL-3 coverages.
3. Below-average dwellings being insured to Replacement Cost value.

The LLP policy was designed to accommodate the above-average to average 1-4 family dwelling. We prefer to insure the owner who demonstrates pride in their property, not the owner who is interested only in collecting rental income. To decrease our losses and to help increase your BONUS POTENTIAL AT YEAR END, we are implementing the following new guidelines, to help you, as an agent make the decision if a risk is eligible for coverage with Fulmont.

**\*\*\* ALL DWELLINGS WILL BE REVIEWED PRIOR TO RENEWAL \*\*\*  
FOR ELIGIBILITY BASED ON THESE GUIDELINES**

1. *The agent has no binding authority on risks with Property or Liability claims within the last five years.*

Please submit loss information from the prior carrier.

2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, *nonpayment of premium* or claims frequency.
3. Student housing is unacceptable due to higher VMM exposure.
4. Row houses are not acceptable. *If your risk is within 10 feet of the adjoining dwelling, please submit for pre-inspection.*
5. Seasonal risks and mobilehomes are not eligible for LLP.
6. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Dwelling Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.
7. When requested by underwriter, proof of lease with security deposit for each tenant or proof of tenant's HO-4 policy.

*If the risk has any of the problems listed in items #8-#12, the risk is not eligible for coverage.*

8. BUILDING MAINTENANCE: The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be installed properly; hallways must be well lit; sidewalks must be even and free of ice and snow when

applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.

9. BUILDING HOUSEKEEPING: The apartments and surrounding areas must be kept free of debris, trash and other attractive nuisances.
10. ELECTRICAL: All units must have proper electrical systems. *A minimum of 150-amp service is required with proof of wiring updates.* Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
11. HEATING: *In order to be eligible for forms FL-2B or FL-3B, there must be central heat. To qualify for form FL-1R,* Central heat or a Non-portable space heater is required. **Woodburning Stoves, pellet stoves, fireplaces, Kerosene heaters or any other type** of portable heaters are **NOT ACCEPTABLE**. Wood or coal furnaces must have lined chimneys.
12. ROOFS: *In order to be eligible for forms FL-1R, FL-2B or FL-3B the* roof should be in good condition and be less than 20 years old. Please note any areas in poor condition *that you would like excluded from coverage.*
13. SMOKE DETECTORS & *CARBON MONOXIDE DETECTORS*: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are recommended.
14. There must be two exits for every unit above the ground floor.
15. FL-3 FORM & REPLACEMENT COST PROVISIONS CRITERIA: The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated *within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued.* All apartments must be occupied. The Company reserves the right to deny FL-3 or Replacement cost rating coverage based on information received on the application or inspection report.
16. REPLACEMENT COST **RATING** is not available for dwellings over 40 years, unless the risk meets Company Guidelines. *The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued.* All apartments must be occupied. The Company reserves the right to deny FL-3 or Replacement cost rating coverage based on information received on the application or inspection report. An accurate Replacement Cost estimator must be on file.
17. BUSINESS ACTIVITY: There must be no business activity including day care services in the dwelling by the owner of the building, tenant or any other resident.
18. In accordance with an interpretation by the New York State Insurance Department, the Company will only write 4 dwelling units per Landlord's Package policy. The Company will write separate policies when there are more than four total units owned by one policyholder. EXAMPLE: Five one-family dwellings owned by one policyholder would

be written on two separate policies, one policy with four dwellings, one policy with one dwelling. This is to avoid any possibility of assuming that the policy is commercial.

19. Above-ground or in-ground swimming pools are not acceptable.
20. Any risk with a prior claim or cancellation involving a dangerous or uncontrolled animal will not be accepted.
21. Risks with aggressive animals on premises are not acceptable, whether the animal belongs to the insured, tenant or temporary resident.
22. *RELATED PRIVATE STRUCTURES: The garage or shed must be in good condition. It cannot be in danger of collapse or have a poor or unacceptable roof. Identify all buildings that are located on the premises. If the outbuilding is more than a three-car garage or basic utility shed, the building does not qualify as a related private structure. If the building is a barn or commercial-type building and it is in good condition, it may qualify for fire coverage on a separate policy. Contact your underwriter for a fire quote.*
23. Exterior, uncovered upper deck stairways must be covered and not subject to ice and snow buildup.
24. Snow and ice diverters must be placed on risks where there is a potential for ice or snow to fall off the building and to land on a sidewalk, porch or other entrance or exit way.
25. All Landlords Package policies will be issued with a General Liability aggregate. A table is listed in the manual.



## MOBILEHOMEOWNERS POLICY

The Mobilehomeowners Policy was designed to provide insurance coverage on the above-average to average mobilehome. The following are guidelines to assist you when writing a mobilehomeowners policy.

**\*\*\* ALL MOBILEHOMES WILL BE REVIEWED PRIOR TO RENEWAL \*\*\*  
FOR ELIGIBILITY BASED ON THESE GUIDELINES**

1. The agent has no binding authority on risks with Property or Liability claims within the last five years.  
  
Please submit loss information from the prior carrier.
2. The agent has no binding authority on risks cancelled by another company for underwriting reasons, nonpayment of premium or claims frequency.
3. Student housing is unacceptable due to higher VMM exposure.
4. Mobilehomes 0-6 years will be eligible for a 10% MHO credit.
5. Mobilehomes 0-10 years may be written on a ML-1R, 2, 3, or 8.
6. Mobilehomes 10-20 years may be written on a ML-1R, 2 or 8.
7. Mobilehomes over 20 years must be submitted for approval to write a mobilehomeowners policy. Older mobilehomes will be inspected prior to renewal to determine if coverage may remain as written, or if the risk must be cancelled or conditionally renewed.
8. Mobilehomes in unprotected areas are generally not acceptable.
9. If home is located in a mobilehome park, the electrical installation must be done by a licensed electrician.
10. If your risk is within 10 feet of the adjoining dwelling or mobilehome, please submit for pre-inspection.
11. Seasonal risks may be written on forms ML-8 or ML-1R only. Coverage may not exceed current book value or a maximum of \$60,000.
12. Rehabilitation Projects are not acceptable, until work is completed. It may be written on a Dwelling Fire policy at limited coverages, with acceptable supporting business. Please submit to your underwriter for approval.

If the risk has any of the problems listed in items #13-#18, the risk is not eligible for coverage.

13. **BUILDING MAINTENANCE:** The building must be kept up to date. Plumbing, heating, and electrical installations must be up to code. There must be no water stains or loose plaster on ceilings or walls; floor coverings must not be ripped; light fixtures must be installed properly; hallways must be well lit; sidewalks must be even and free of ice and

- snow when applicable; porches & steps - must have railings; steps must be even; no holes in floorboards.
14. BUILDING HOUSEKEEPING: The mobilehome and surrounding areas must be kept free of debris, trash and other attractive nuisances.
  15. ELECTRICAL: All units must have proper electrical systems. A minimum of 150-amp service is required with proof of wiring updates. Electrical services must be approved by a licensed electrician or building (code enforcer) inspector.
  16. HEATING: In order to be eligible for forms ML-2 or ML-3, there must be central heat. To qualify for form ML-1R, Central heat or a Non-portable space heater is required. **Woodburning Stoves, pellet stoves, fireplaces, Kerosene heaters or any other type** of portable heaters are **NOT ACCEPTABLE**. Wood or coal furnaces must have lined chimneys.
  17. ROOFS: In order to be eligible for forms ML-1R, ML-2 or ML-3 the roof should be in good condition and be less than 20 years old. Please note any areas in poor condition that you would like excluded from coverage.
  18. PLUMBING: If heat tapes are used, they must be U. L. approved; they must be installed by a licensed plumber or other qualified personnel; they must not overlap and heat tapes must have a separate breaker.
  19. RELATED PRIVATE STRUCTURES: The garage or shed must be in good condition. It cannot be in danger of collapse or have a poor or unacceptable roof. Identify all buildings that are located on the premises. If the outbuilding is more than a three-car garage or basic utility shed, the building does not qualify as a related private structure. If the building is a barn or commercial-type building and it is in good condition, it may qualify for fire coverage on a separate policy. Contact your underwriter for a fire quote.
  20. SMOKE DETECTORS & CARBON MONOXIDE DETECTORS: They must be operational in all units and hallways. Batteries should be checked and replaced periodically. Fire extinguishers are recommended.
  21. There must be two exits from the mobilehome.
  22. ML-3 FORM CRITERIA: The plumbing, heating, electrical installation, water heater, roof and chimney must have been updated within the last 20 years or in accordance with guidelines in effect at the time of policy issuance or renewal. This information must be listed on the application or renewal update form. Failure to submit required underwriting information could result in a cancellation being issued. The Company reserves the right to deny ML-3 coverage based on information received on the application or inspection report.
  23. REPLACEMENT COST **RATING** is not available for mobilehomes
  24. BUSINESS ACTIVITY: There must be no business activity including day care services in the dwelling by the owner of the building, tenant or any other resident.
  25. Above-ground pools must have proper locks and gates and in-ground swimming pools must be fenced.

26. Any risk with a prior claim or cancellation involving a dangerous or uncontrolled animal will not be accepted.
27. Risks with aggressive animals on premises are not acceptable, whether the animal belongs to the insured, tenant or temporary resident.