

Voyager Indemnity Insurance Co

Dwelling Fire

Eligible Risk

This program is designed to write **TDP-1, TDP-2** and **TDP-3** on 1, 2, 3, and 4 family dwellings used for private residential purposes. The dwelling must be in good condition and show evidence of good upkeep.

All submittals should/will:

- 🏠 Be owner occupied, rental, seasonal, vacant
- 🏠 Be subject to a credit report or CLUE report
- 🏠 Be subject to no unusual exposures
- 🏠 Be insured to 100% of ACV

Dwelling Limits

Maximum dwelling limit for all forms is **\$400,000**

Vacant Dwellings

1. Liability available up to \$100,000
2. No VM&M
3. No Water
4. Must add Extended Coverage
5. Vacancy Clause must be for 12 months
6. Replacement cost is not available

Rental Dwellings – May be scheduled up to 5 on 1 policy.

Deductibles

1. Deductible is 1%, minimum **\$500**
2. With a wind/hail loss: 2%, minimum **\$1,000**

General Underwriting

1. This program has both surcharges and discounts (credits)
2. Risks over 30 years old must have electrical, plumbing and heating updates
3. Risks with roofs over 15 years old are not eligible for wind/hail or replacement cost coverage
4. Risks with tile or slate roofs are not eligible for roof coverage
5. Wood shake roofs: Add 10% surcharge, minimum deductible available is 2% or can be excluded
6. Inspections are required and conducted by TSGA
7. Credit reports & CLUE reports may be run on applicants
8. Personal injury (Intentional Torts) coverage is not available
9. No business pursuits are covered
10. No windstorm coverage in 1st tier coastal counties (Territories 8, 9 & 10)
11. Mold coverage is excluded
12. Coverage for property off premises is limited to \$1,000
13. Accidental discharge is available on TDP-2 & TDP-3
14. \$1,000 computer coverage is available
15. Vacant dwelling coverage available

Submit Risks:

1. Applicants with 3 or more prior losses
2. Dwelling with joint owners other than husband and wife or blood relatives
3. Applicants with a lapse in coverage of more than 30 days

Unacceptable Risk:

1. Risks that do not show pride of ownership. Home must be maintained in an insurable condition.
2. Risks with aluminum wiring.
3. Risks over 40 years old where electrical, heating, or plumbing have not been updated.
4. Condominiums, Apartment houses, 3-plex, or 4-plex
5. Commercial risks or risks converted from a commercial building
6. Unprotected risks that are not visible to another dwelling or risks on more than 10 acres of land.
7. Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
8. Risks with any type of business on the premises including but not limited to farming and home day care.
9. Risks where a wood burning stove or fireplace is the primary source of heat
10. Commercial property or risks converted from a commercial building
11. Isolated property not visible to another dwelling
12. Dwellings in areas of high vandalism and areas condemned due to urban renewal or highway construction
13. Applicants with no legal title to the land upon which the dwelling is located
14. Applicants not gainfully employed (unless retired or disabled)
15. Asbestos construction

Ineligible Characteristics for Liability Coverage:

1. Swimming Pools unless fenced
2. Risks without permanently installed steps at all entrances
3. Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweilers, German Shepherd and other dog breeds developed for aggressive behavior are not acceptable
4. For dogs of other breeds, Animal Exclusion applies