

Voyager Indemnity Insurance Co

Homeowners

Eligible Risk

This program is designed to write **HO-A** and **HO-B** 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
- 🏠 Be subject to a credit report or CLUE report and inspected by TSGA
- 🏠 Be subject to no unusual exposures
- 🏠 Be insured to 100% of ACV or at least 80% replacement cost if selected

HO-A

1. Maximum Dwelling limit **\$400,000**
2. Risks with roofs over 15 years old are not eligible for wind/hail or replacement cost coverage
3. Risks with tile or slate roofs are not eligible for roof coverage
4. \$5,000 unscheduled personal property coverage is available with no prior theft losses
5. \$1,000 computer coverage is available

HO-B

1. Minimum value : **\$50,000**
2. Maximum value: **\$400,000**
3. 1% or \$500 minimum deductible, which ever is greater
4. Medical payments are limited to \$1,000
5. The personal injury (intentional torts) endorsement (HO-201) is not available
6. Unscheduled Jewelry is subject to a Maximum limit of **\$5,000**
7. Coverage for off premises is limited to \$1,000 whichever is greater, in all other counties
8. Dwellings over 30 years must have been updated to comply with all current building codes and roof must be less than 15 years

Deductibles

1. HO-A: 1% or **\$500** minimum
2. HO-B: 1% or **\$500** minimum
5. With a wind/hail loss: 2%, minimum **\$1,000**

General Underwriting

1. If insured has had a wind loss, the deductible should be 2% minimum **\$1,000**
2. Accidental discharge of water may be provided up to full limits

3. Liability is limited to \$100,000 generally, but \$300,000 is available on some risks. Higher limits are more readily available on homes valued over \$100,000 and where the insured has a personal umbrella requiring higher underlying limits. No business pursuits are covered
4. Wood shake roofs: Add 10% surcharge, minimum deductible available is 2%, or can be excluded
5. Must be insured to 100% RCV
6. No windstorm coverage in 1st tier coastal counties (Territories 8, 9 & 10). Windstorm exclusion required
7. Coverage for property off premises is limited to \$1,000
8. **Mold** is excluded
9. Swimming pool on premises - If swimming pool is surrounded by a 6-foot high fence with a self-locking gate, the whole risk is acceptable. Maximum limit of liability available on pool is \$25,000. When there is no fence, a diving board or slide, then liability is excluded

Submit Risks

1. Applicants with 3 or more losses
2. Applicants with a theft loss

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. Dwellings with roofs that are worn out and/or in need of repair may be acceptable with a roof exclusion
10. Dwellings that are vacant, tenant or seasonally occupied
11. Applicants that have been convicted of arson or fraud relating to a property loss
12. Risks where a wood burning stove or fireplace is the primary source of heat
13. Applicants with no legal title to the land upon which the dwelling is located
14. Property in foreclosure
15. Risks without permanently installed steps at all entrances
16. 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