

NICHE HABITATIONAL PROGRAM - CURRENTLY ONLY IN ON



Target Clients

- Hard to place client, non-standard risk

Coverage Features

- 100% Guaranteed Replacement Value
- Limited water damage coverage available
- Home based business coverage available (max \$100k annual revenues)
- Rented Dwellings
- Primary Residences
- Seasonal Homes (ACV only)
- Vacant Properties (ACV only)
- Aluminum wiring
- 60 AMP with ESA certification
- Total Insured Property Value of \$2m

Underwriting Considerations

- 12-month policies only
- Up to 3 mortgages (including private)
- up to 3 NSF's
- Seasonal Property- cannot be rentals
- Vacant Dwelling- maximum 21 month vacancy
- Rented Dwelling - Guaranteed Building Replacement Cost available
- Minimum \$1,000 deductible
- Secondary, seasonal and vacant can each be standalone policies
- All buildings to be insured 100% of their replacement cost

Service Promise

Quotes returned to brokers within 24 hours

New business issued within 1 day after quote is bound

Renewals provided to brokers for updated information no less than 45 days prior to renewal date

Endorsements underwritten and processed within 7 days of receipt