

UNITED OHIO INSURANCE COMPANY  
OHIO MUTUAL INSURANCE COMPANY



Ohio Mutual  
Insurance Group

***THE ULTRA and HOME***  
***PROTECTOR***  
**Underwriting Guidelines**  
**OHIO**



**HOME PROTECTOR**

**UNDERWRITING GUIDELINES**

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**HOME PROTECTOR**

**UNDERWRITING GUIDELINES**

**ULTRA HOME PROTECTOR**

**AGENT'S BINDING GUIDE**

SUBJECT	ULTRA HOME PROTECTOR														
<b>Minimum Value</b>	\$225,000 - 40 years old or less \$350,000 - more than 40 years old but built after 1919														
<b>Coverage Forms</b>	HO 00 05, Comprehensive Form, and OM 01 05, Ultra Plus Endorsement HO 00 02, HO 00 03, HO 00 04, and HO 00 06 not eligible														
<b>Binding Authority</b>	\$750,000 on Coverage A In excess of this limit, contact the Home Office for approval														
<b>Minimum Deductible</b>	\$500														
<b>Minimum Windstorm or Hail Deductible - Forms HO 00 02, HO 00 3, HO 00 05</b>	2 % of Coverage A, subject to a maximum Deductible of \$2500 \$1,500 Deductible option is <b>not</b> available for UHP														
<b>Minimum Liability Limit and Medical Payment</b>	\$300,000 \$ 2,000														
<b>Insured to Value</b>	100% - Replacement Cost Estimating Form required. Annual update to maintain 100% replacement														
<b>Eligibility - Homes</b>  <b>Additional Requirements for Older Homes - Built 1920-1959</b> (See Manual for complete details)	<table border="0"> <tr> <td>Owner occupied</td> <td>Roof new within last 20 years</td> </tr> <tr> <td>Primary residence</td> <td>Circuit breaker</td> </tr> <tr> <td>No more than 2 families</td> <td>Working smoke alarms</td> </tr> <tr> <td colspan="2">Situated in a protection class 1-9, 8B, 1X-8X, 1Y-8Y</td> </tr> <tr> <td colspan="2">Plumbing must be copper or PVC</td> </tr> <tr> <td colspan="2">Wiring - completely updated 200 amp circuit breaker</td> </tr> <tr> <td colspan="2">Roof - if shingle - single layer, replaced in last 20 years</td> </tr> </table>	Owner occupied	Roof new within last 20 years	Primary residence	Circuit breaker	No more than 2 families	Working smoke alarms	Situated in a protection class 1-9, 8B, 1X-8X, 1Y-8Y		Plumbing must be copper or PVC		Wiring - completely updated 200 amp circuit breaker		Roof - if shingle - single layer, replaced in last 20 years	
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<b>Insurance Score</b>	Qualifying message Insurance Score N-U Married couple/2 Insureds - best qualifying score can be used A "No Hit" or "No Score" score cannot be used if there is an actual score														
<b>Auto / Home</b>	Business in Insurance Groups N, O, P, and Q - a supporting auto policy is required. (PPA, UAP, AP)														
<b>Wood Burning Device</b>	Not acceptable														
<b>Losses</b>	No prior losses in last three years and no more than 1 loss in last 3-5 years														
<b>Prohibited Risks</b> (See Manual for complete details)	<table border="0"> <tr> <td>No insurance in past 30 days</td> <td>Log Homes</td> </tr> <tr> <td>Vacant property</td> <td>Secondary/Seasonal Homes</td> </tr> <tr> <td colspan="2">Prior coverage declined or canceled by prior company</td> </tr> <tr> <td colspan="2">Previously insured in the Ohio Fair Plan</td> </tr> <tr> <td colspan="2">Double-wide mobile/manufactured home</td> </tr> <tr> <td colspan="2">Any vicious or aggressive animals, exotic, or non-domesticated animals</td> </tr> <tr> <td colspan="2">Any dog with a bite history or classified as dangerous or vicious</td> </tr> </table>	No insurance in past 30 days	Log Homes	Vacant property	Secondary/Seasonal Homes	Prior coverage declined or canceled by prior company		Previously insured in the Ohio Fair Plan		Double-wide mobile/manufactured home		Any vicious or aggressive animals, exotic, or non-domesticated animals		Any dog with a bite history or classified as dangerous or vicious	
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<b>Submit to Company</b>	Swimming pools and/or ponds Trampolines Oil and/or gas wells "Well-known" personalities														
<b>Photographs</b>	Front and back of dwelling and all outbuildings whether insured or not														

**REFER TO MANUAL PAGES FOR EXPLANATIONS AND DETAILS.**

**HOME PROTECTOR**

**UNDERWRITING GUIDELINES**

**HOME PROTECTOR**

**AGENT'S BINDING GUIDE**

<b>SUBJECT</b>	<b>HOME PROTECTOR</b>
<b>Minimum Value</b>	\$ 80,000 - HO 00 02, HO 00 03, HO 00 05 \$ 70,000 - Manufactured Home (Double-wide, permanent foundation) \$ 12,000 - Mobile Home (Single-wide, Double-wide on piers/blocks) \$ 6,000 - HO 00 04 and HO 00 06
<b>Binding Authority</b>	\$500,000 on Coverage A - Dwelling - Prot. Class 1-9, 8B, 1X-8X, 1Y-8Y \$100,000 on Coverage A - Dwelling - Protection Class 10, 10W In excess of this limit, contact the Home Office for approval
<b>Minimum Deductible</b>	\$100
<b>Minimum Windstorm or Hail Deductible - Forms HO 00 02, HO 00 3, HO 00 05</b>	2 % of Coverage A, subject to a maximum Deductible of \$2,500 For an additional premium, the \$1,500 Deductible option is available
<b>Minimum Liability Limit and Medical Payments</b>	\$50,000 \$ 500
<b>Insured to Value</b>	80% of the replacement cost of dwelling - Replacement Cost Estimating Form required
<b>HO 04 93 - ACV-Roof</b>	For dwellings insured less than 95% of replacement cost new and more than 80% replacement cost, the HO 04 93, ACV Loss Settlement Windstorm or Hail Losses to Roof Surfacing, will be endorsed.
<b>Eligibility - Dwelling</b>	Owner occupied Primary residence Seasonal with supporting primary residence No more than 2 families
<b>Eligibility - Manufactured Home Mobile Home</b>	Not more than 10 years old No solid fuel-burning device Manufactured home must be located on a permanent, continuous, solid weight-bearing foundation
<b>Insurance Score</b>	Forms HO 00 02, HO 00 03, HO 00 05 – Insurance Score Group I-W Forms HO 00 04 and HO 00 06 – Insurance Score Group GGG-WWW Qualifying message Married couple/2 Insureds - best qualifying score can be used A "No Hit" or "No Score" score cannot be used if there is an actual score
<b>Wood Burning Device</b>	Photograph and Stove Report, CEF-250 - cannot be primary source of heat (not available if account is for a manufactured home or mobile home)
<b>Losses</b>	No more than one loss in the last three years
<b>Prohibited Risks (See Manual for complete details)</b>	No insurance in past 30 days Vacant property Prior coverage declined or canceled by prior company Previously insured in the Ohio Fair Plan Log Homes Any vicious or aggressive animals, exotic, or non-domesticated animals Any dog with a bite history or classified as dangerous or vicious
<b>Submit to Company</b>	Swimming pools and/or ponds Trampolines Oil and/or gas wells "Well-known" personalities
<b>Photographs</b>	Front and back of dwelling and all outbuildings whether insured or not

**REFER TO MANUAL PAGES FOR EXPLANATIONS AND DETAILS.**

UNDERWRITING GUIDELINES

**A. BINDING AUTHORITY**

Agents are granted binding authority as defined and restricted in the Underwriting Guide. A fully completed, signed current edition change form must be received by the Company within 30 days of the requested effective date for changes submitted to the Company. All required supplemental applications, forms, and photos must also be provided within 30 days of the requested effective date.

For Agencies whose procedure is to issue binders, the change form for coverage provided by the binder must be received by the Company within 30 days after the requested effective date.

Policy change requests received more than 30 days after the requested effective date are subject to underwriting approval.

**B. PROGRAM AVAILABILITY**

The HP and UHP Programs are closed for new business. Guidelines, Rules, and Rates apply to changes and renewals.

**C. e-Quip'd<sup>®</sup> SUBMISSIONS**

e-Quip'd<sup>®</sup> is Ohio Mutual's **electronic Quoting underwriting issuance printing delivery** underwriting and policy issuance system that was designed to:

- Quote the policy; or
- Upload the policy, with Company issuance of documents.

A fully completed, signed current edition date application must be on file in the Agent's office. All required forms, reports, and photos must also be on file in the Agent's office and provided within 30 days of the requested effective date. Binders are not acceptable.

Periodic audits may be performed by Field and/or Underwriting personnel to verify that the signed application and all required forms, reports, and photos are on file in the agency office.

**D. THE RESIDENTIAL COST ESTIMATING FORM**

**This must be completed on all homes regardless of value or age.**

**E. PHOTOGRAPHS**

Photographs of the front and rear of all dwellings and outbuildings, whether insured or not, should be submitted except those requesting HO 00 04 Coverage.

For submissions through the on-line rating process, e-Quip'd<sup>®</sup>, you will be prompted as to when photographs are required as they will be reviewed by Underwriting. Situations may include, but are not limited to:

- a. Coverage A is less than \$175,000.
- b. Age of dwelling is over 40 years old for the UHP Program; 1955 for the HP Program.
- c. Condominiums.
- d. Located on the property is a pool/pond, trampoline, or woodstove.
- e. Endorsed to the policy is Farmers Personal Liability, Incidental Farming Personal Liability, Home Day Care Coverage, Increased Other Structures, Structures Rented to Others, or Watercraft.

Underwriting reserves the right to request photographs of any risk.

## UNDERWRITING GUIDELINES

## F. INSURANCE SCORING

An applicant's financial history is used as a qualifying factor in determining property account eligibility. The financial history is reviewed by accessing the applicant's credit report file. Each agency can access an applicant's file through ChoicePointLink. Outlined below are guidelines to use when accessing ChoicePointLink to determine account eligibility:

1. The applicant's social security number is required on each application.
2. A joint report is required when there is more than one Named Insured regardless of marital status.
3. An individual report is required for an individual applicant.
4. A message will appear on the report. The message will indicate the qualifying program(s) for which the applicant qualifies. The risk must meet all other guidelines for the qualifying program chosen.
5. Insurance Score used for new business (Rating not applicable to mobile homes.):
  - If there is only one Insured, that score is used for eligibility and rating.
  - If there are two Insureds and both are actual scores, the higher of the two is used for eligibility and rating.
  - If there are two Insureds and one score is 998 (V) or 999 (W), and the other is an actual score, the actual score is used for eligibility and rating.
6. A copy of the ChoicePointLink report is to be attached to the application (Report needs to be less than 60 days old.).
7. Until the Agency is authorized with ChoicePointLink, the Agency may contact the Underwriting Department to determine account eligibility.
8. Qualifying Insurance Scores:
 

<b>UHP</b>	HO 00 05 only	Insurance Score Groups N-U
		Insurance Score Groups N-Q require supporting Auto
<b>HP</b>	HO 00 02, HO 00 03, or HO 00 05	Insurance Score Groups I - W
	HO 00 04 or HO 00 06	Insurance Score Groups GGG - WWW

## G. PROHIBITED RISKS

**BOTH ULTRA AND HP**

Coverage for the following risks should **not** be bound; such risks will be declined **on the basis that coverage has not been bound**:

1. Property on which there has been no insurance in force for the last 30 days (not applicable to newly acquired property nor to HO-4 Applications).
2. Vacant property (If the risk is eligible for Service Pak, coverage could be considered through that program.).
3. Property for which insurance has been canceled or declined by another insurance company.
4. A dwelling constructed for more than a two-family occupancy.
5. Property previously insured in the Ohio Fair Plan.
6. Certain breeds of dogs (e.g., Rottweilers, wolf breeds, Dobermans, Akitas, Chows, Presa Canarios, pit bulls, American Staffordshire Terriers, Staffordshire Bull Terriers, Bull Terrier AKC breeds, AKC's and UKC's American Pit Bull Terriers). This would include, but is not limited to, any breed of dog mixed with any of the aforementioned breeds of dogs, any dog with a history of biting, and any dog classified as dangerous or vicious.
7. Vicious or aggressive animals, exotic, or non-domesticated animals (e.g., bears, cougars, lions, and large snakes).
8. Property that contains knob and tube wiring.
9. Homes that do not have a minimum of 100 amp electrical service.
10. Any applicant or resident of the household convicted of a felony in the last five years.
11. Log Homes.
12. Homes constructed with EIFS (Exterior Insulation and Finish Systems).

**NOTE: Please see additional Prohibited Risks for each program.**

## UNDERWRITING GUIDELINES

**G. PROHIBITED RISKS** (Cont'd.)**ULTRA ONLY**

Coverage for the following risks should **not** be bound; such risks will be declined **on the basis that coverage has not been bound**:

1. Mobile/manufactured homes and the personal property located in such structures. Please refer to the Construction Definitions section.
2. The premises must be free of a solid fuel-burning device whether an outside unit or in a dwelling and/or outbuilding. This includes a wood burning or pellet stove, a fireplace insert, coal burning equipment, or an add-on furnace. A solid fuel-burning device does not include a fireplace without an insert.
3. A dwelling used as a secondary/seasonal occupancy.
4. Any applicant with a loss in the last 3 years; or more than one loss in the last 3-5 years.
5. A policy encumbered with more than two Additional Interests.

**HP ONLY**

Coverage for the following risks should **not** be bound; such risks will be declined **on the basis that coverage has not been bound**:

1. A mobile/manufactured home in which a solid fuel-burning device has been installed. Also unacceptable is a mobile/manufactured home in which a solid fuel-burning device has been installed in any attached addition of the mobile/manufactured home, a unit located in another structure on the premises, or an outside solid fuel-burning device. This includes a wood burning or pellet stove, fireplace insert, coal burning equipment, or an add-on furnace. A solid fuel-burning device does not include a fireplace without an insert or a factory-installed unit.
2. A dwelling that has a solid fuel-burning device as the primary source of heat.
3. Applicants who are college students unless Ohio Mutual Insurance Group provides the parents' homeowner coverage.
4. Mobile/manufactured homes more than ten years old.
5. Mobile/manufactured homes located in an isolated area. Isolated area means an area where the mobile/manufactured home is not visible and readily accessible from a public roadway.
6. Mobile/manufactured homes less than 10 feet wide or 40 feet long.
7. Mobile/manufactured homes with more than one lienholder (includes Land Contracts).
8. Mobile/manufactured homes located in known brush fire, mud slide, high crime, or flood prone areas.
9. Mobile/manufactured homes that are not properly tied down (see Definitions).
10. Any applicant with more than one loss in the last three years.

**H. SUBMIT TO COMPANY**

A risk that has a combination of attractive nuisances might be unacceptable. Risks with the following type exposures will be reviewed by the Company for determination of eligibility:

1. Any risk involving "well-known" personalities, such as professional entertainers, professional athletes, broadcasters, telecasters, newspaper reporters, editors, publishers, mayors, federal or state legislators, judges, or other well-known professionals. Applications for persons holding other elected public office are to be referred to the Company to determine acceptability. Generally acceptable are township trustees, township clerks, school board members, and village or city members.
2. Swimming pools and/or ponds including those with a slide, diving board, or rope swing;
3. Trampolines; or
4. Oil and/or gas wells.

UNDERWRITING GUIDELINES

**H. SUBMIT TO COMPANY (Cont'd.)**

There may be other situations that could be unacceptable. These are determined by underwriting discretion.

**NOTE:** Any private swimming pool, or the property on which the pool is located, shall be enclosed by a wall or fence constructed so as to prevent uncontrolled access. Such wall or fence must be at least four feet in height, maintained in good condition, and affixed with an operable gate and lock.

The owners of any swimming pool, trampoline, and oil and/or gas well should also be in compliance with any ordinances or codes that pertain to each.

**NOTE:** Any trampoline will be required to have a manufacturer's safety net around it.

**NOTE:** See Part IV - Section II Rules and Rates for the premium charge on approved risks.

**I. REPLACEMENT COST - HP ONLY**

The HP rates in the Manual are discounted assuming the Insured has purchased insurance within 80% of Replacement Cost. If the home is not insured within 80% of Replacement Cost, losses will be settled on an Actual Cash Value basis. The Insured should sign the CEF-233, the Actual Cash Value Letter. If the home is not insured to 80% of Replacement Cost, the Insured must either sign the proper form indicating that he has Actual Cash Value Coverage or use HO 04 56, Special Loss Settlement, to purchase Replacement Cost Coverage. Applications requesting coverage for qualifying mobile/manufactured homes must be submitted with a Replacement Cost Estimate sheet using the Residential Cost Estimating form on Agent Access with the mobile/manufactured home valuation type.

**J. HO 04 93 - ACV LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING - HP ONLY**

For new business when Coverage A is insured greater than 80% but less than 95% of replacement cost new, the HO 04 93 will be automatically endorsed.

This endorsement is also attached to policies endorsed with the HO 04 56, Special Loss Settlement.

**K. HO 00 04**

If the dwelling in which the personal property is located does not qualify for Home Protector Coverage as does an owner-occupied dwelling, the personal property does not qualify for HO 00 04 Coverage.

**L. MANUFACTURED HOMES AND/OR MOBILE HOMES- HP ONLY**

Manufactured homes and the personal property located in such structures are eligible for Home Protector Coverages if the manufactured home meets the following requirements:

1. Manufactured home must be insured for \$70,000 or more.
2. Mobile home insured for \$12,000 or more.
3. Mobile/manufactured home must not be more than ten years old.
4. Mobile/manufactured home including any additions must not have a solid fuel-burning device. Factory-installed solid fuel-burning devices are acceptable for coverage.
5. Premises that do not have a solid fuel-burning device located outside a structure or located inside another structure on the premises.
6. Manufactured home must be located on a permanent, continuous, solid, weight-bearing foundation meaning a concrete footer with cement block, load-bearing walls to which the manufactured home is anchored. Not acceptable is cement block sitting on normal mobile home pad or installed after the manufactured home is in place that is not weight-bearing or structurally necessary.

**NOTE:** Refer to Rules section for definitions.



**M. HOMES MORE THAN 40 YEARS OLD BUT BUILT AFTER 1919 - ULTRA ONLY**

1. Minimum Value - \$350,000
2. Historical Registry Homes  
These types of homes would be restricted from the UHP Program - the regulations for these types of homes are not something we want to be involved in if there is a loss to the home.
3. Replacement Cost Estimating Form  
If built prior to 1940, Replacement Cost Estimating Form must be completed as Pre-1940 or Pre-1930 (not as Standard).
4. Coverage A  
Must be insured at 100% of the completed Replacement Cost Estimating Form.
5. Age  
1920 or newer
6. Roof  
If asphalt shingle, roof needs to be less than 20 years old - Only a single layer of roofing materials present.  
If slate or clay tile, roof needs to be in "Excellent Condition" - None missing and no cracks.
7. Wiring  
Must have been completely updated within the last 30 years  
No Fuses or Knob & Tube  
Must have updated service box of at least 200 amps
8. Plumbing  
Updated - modern plumbing - all PVC and Copper piping
9. Heat Source

Acceptable:	Not Acceptable:
Natural Gas	Wood stove burning device
Electric	Converted coal furnaces
Geothermal	Propane furnaces
	Hot water or steam heat
	Oil furnace or a boiler
10. Completion of Older Home Questionnaire  
Part of e-Quip'd®  
If paper copy of CEF-316 is needed, the form is available on Agent Access
11. Additional Underwriting  
Pictures of dwelling and any outbuildings are required both front and back.  
All UHP Guidelines apply in addition to the Older Home Guidelines.

UNDERWRITING GUIDELINES

N. RECREATIONAL MOTOR VEHICLES

- 1. The Recreational Vehicle Endorsement is available to Insureds whose household driving record does not exceed four violations (two of which can be at-fault accidents).
- 2. The Homeowner Policy must be providing the Comprehensive Personal Liability for the Insured.
- 3. Liability Only Or Physical Damage Only coverage is available.
- 4. Drive Other coverage is not available.
- 5. UMPD (Uninsured Motorists Property Damage) is not available.

Prohibited Risks

- 1. Motorcycles, Motorbikes, Mopeds, Minibikes, Dirt bikes, or **any ATV vehicle** designed or able to be licensed for road use.
- 2. Any risks that are principally garaged outside of Ohio or operators who are residing outside Ohio.
- 3. Vehicles used in races or speed contests are ineligible.
- 4. Any three-wheeled ATV; any ATV over 700cc's; any Racer/Competitor Class ATV's including, but not limited to, the following:

Honda	-	TRX	Yamaha	-	Banshee
Kawasaki	-	Lakota		-	Raptor
	-	Mojave		-	Warrior
Polaris	-	Scrambler		-	Wolverine
Suzuki	-	Quad Racer		-	YFZ450

- 5. Any snowmobile over 600cc's; any Racer/Competition Class Snowmobiles such as Phaser and V-Max.
- 6. Physical Damage for any recreational vehicle over ten years old unless Application/Change Form is accompanied by photos and an Inspection Report, which indicates the vehicle is in excellent condition.
- 7. Any recreational vehicle used for business purposes.
- 8. Any recreational vehicles leased or rented to others.
- 9. Golf Carts being used on public streets or highways are not eligible for coverage.
- 10. Go-carts, if homemade or kit.
- 11. We will allow only one rewriting of a Recreational Vehicle Endorsement for the same unit. A lay-a-way period is automatically taken into consideration in our rates. It is expensive for the Company to issue cancellations and re-issue endorsements for the same unit.

UNDERWRITING GUIDELINES

**O. WATERCRAFT**

1. The watercraft endorsements are available to Insureds whose household driving record does not exceed four violations (two of which could be at-fault accidents).
2. The Homeowner policy must be providing the personal liability for the Insured to provide watercraft liability.
3. Coverage must be written for the coverage period of the policy, that is, to the expiration date.
4. Boats 26 feet and over should be insured under the Boatowners (BOS) Policy.
5. Boats over 10 years old should be referred to the Company for consideration.

**P. WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW**

A Water Back-Up Risk Rating report will be run on all accounts requesting increased limits of Water Back-Up and Sump Discharge or Overflow Coverage (OM 02 94). If the ranking returned indicates that the Insured's property is either very high or extreme with regards to the potential of flooding, the additional limits for Water Back-Up and Sump Discharge or Overflow coverage are not available. Coverage cannot be bound or written.

If you have questions regarding the returned ranking, please contact the Company.

**NOTE:** For the UHP, a Water Back-Up Risk Rating report will be run on all accounts. The above guidelines with regards to coverage not bound apply only for the OM 02 94.

**Q. WINDSTORM OR HAIL DEDUCTIBLE - REPLACEMENT COST POLICIES**

All policies with an all peril deductible less than \$2,500 will be issued with a 2% of Coverage A Deductible for Windstorm or Hail Losses.

In the HP Program only, for an additional premium, the \$1,500 Deductible option is available.