

# DWELLING FIRE PROGRAM

## **BASIC AND SPECIAL FORMS**

Policyholders have a choice of a basic coverage form, providing named perils coverage or special coverage form which provides broader coverage for a slightly higher premium.

## **REPLACEMENT COST COVERAGE AVAILABLE ON SPECIAL FORM**

Policyholders will receive replacement cost settlements on losses if the dwelling is insured to 80% of its replacement cost and is on a special form policy.

## **PREMIER PROGRAM**

A Premier Dwelling Fire program is a preferred program designed for above average 1-2 family rental dwellings. This program provides a premium savings for risks that meet the specific eligibility qualifications. Protective device and new dwelling discounts are also available to further reduce the premium cost.

## **HIGH VALUE DWELLINGS**

High-value dwellings that exceed maximum amounts of insurance eligibility requirements in our Homeowners program may be considered for our Dwelling Fire program.

## **LANDLORD LIABILITY**

Landlord liability coverage may be added to the Dwelling Fire policy making it a complete package.

## **ADJUSTED VALUE ENDORSEMENT**

Dwelling limits may be automatically increased annually according to Marshall/Swift & Boeckh replacement cost indicators. This also helps the policyholder keep their insurance adequate throughout the years.

## **MOBILE HOMES ARE ELIGIBLE**

Rental mobile homes are eligible under this program. This is an eligibility expansion not offered by many competitors and also provides the alternative to place coverage on mobile homes not eligible for our Mobile Homeowners Program.

## **MULTIPLE LOCATIONS**

Up to 99 locations may be written on a single policy for policyholder convenience.

## **MONOLINE POLICIES**

Unlike the majority of our competitors, Auto-Owners is willing to write monoline Dwelling Fire business!

## **FUNCTIONAL REPLACEMENT COST**

This settlement option is available for dwellings built prior to 1940. It provides for replacement or repair of the dwelling with current construction materials or methods which are functionally equivalent with the original construction of the dwelling. This allows the insured to adequately insure their dwelling with a lower limit of insurance and therefore lower premium.

## **DISCOUNTS**

### **MULTI-POLICY DISCOUNT**

Policyholders who also have an Auto-Owners Group Auto, Homeowners or Mobile Homeowners policy will receive a Multi-Policy Discount. Those with a related Life policy, Annuity policy with a cash value of \$2,000 or greater, Disability Income policy with a monthly benefit of \$1,000 or greater or a Long Term Care policy are also eligible for Dwelling/Life Multi-Policy Discount.

**NOTE:** This analysis of coverage is, necessarily, in general terms and is superseded in all respects by the Insuring Agreement, Exclusions, and Conditions of the Policy. Some coverages mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

### **MATURE DISCOUNT**

It pays to be mature! Auto-Owners offers a Mature **(Not applicable in FL)** Homeowners Discount that automatically applies for existing policyholders when they are eligible (see eligibility guidelines). The discount increases as the age of the insured increases. This discount is not subject to the maximum discount.

### **BUILDERS' RISK PROGRAM**

A significant discount is afforded to policies written on residential dwellings under construction. Theft and transit of building materials may be covered by endorsement.

### **SUPERIOR CONSTRUCTION DISCOUNT**

Quality construction withstands the test of time and some of the most hazardous perils. Therefore, Auto-Owners offers discounts to risks that qualify as fire resistive and/or wind resistive. (Not available in all states.)

### **SEASONAL DWELLING DISCOUNT**

Dwellings occupied less than 180 days per year are eligible for a Seasonal Dwelling Discount.

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