

# Maine

Homeowners

Revised April 25, 2019



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: Integon National Insurance Company*

**National General**   
Auto, Home & Health Insurance

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# Contact Information

## Customer Service

OneChoice Customer Service Phone Number ..... 1-888-325-1190  
Customer Service Fax Number ..... 1-877-849-9022

## Online Service

OneChoice ..... [www.mynatgenpolicy.com](http://www.mynatgenpolicy.com)

Agency Policy System ..... [www.natgenagency.com](http://www.natgenagency.com)

## Quote Assistance

OneChoice ..... 1-888-325-1190

## Claims Services

OneChoice – Report a New Claim (Available 24/7) ..... 1-800-468-3466

## Addresses

### Correspondence

National General Insurance  
PO Box 3199  
Winston Salem, NC 27102-3199

### Payments

National General Insurance  
PO Box 89431  
Cleveland, OH 44101-6431

### Overnight Payments

National General Insurance  
Attention: Lockbox Operations  
800 Superior Ave East  
Cleveland, OH 44114

## Property Limits

Property Limits	Cov A	<p>Refer the following:</p> <ul style="list-style-type: none"> <li>▪ HO2/HO3 — The limit exceeds \$800,000 on a primary home or exceeds \$300,000 on a secondary/seasonal home.</li> <li>▪ HO6 — Limit exceeding \$100,000.</li> <li>▪ The limit on a primary home is under \$75,000.</li> <li>▪ The limit on a secondary/seasonal home is under \$50,000.</li> </ul>
	Cov C	<p>Refer the following:</p> <ul style="list-style-type: none"> <li>▪ HO4 —The limit exceeds \$300,000.</li> <li>▪ HO6 — The limit exceeds \$300,000.</li> <li>▪ HO4/HO6 — The limit is under \$25,000.</li> </ul>
Liability Limits	Cov E Limit	Liability (all forms) — \$100,000 – \$1,000,000.
	Extension of Liability	<p>Refer if liability is extended to properties that are not covered by other National General Insurance policies.</p> <p>If the other location is seasonal or secondary, and liability coverage is already in place, then coverage may not be extended to the other location.</p>
Deductibles	\$500 minimum all-peril deductible is required.	
Insurance-To-Value	<ul style="list-style-type: none"> <li>▪ 100% of calculated replacement cost is required. A replacement cost evaluation must be completed.</li> <li>▪ Refer if Functional Replacement Cost is selected.</li> </ul>	

## Applicant Information

Arson or Fraud	An applicant with a prior arson or fraud charge or conviction is unacceptable.
Prior Insurance	Ineligible if the applicant ever owned a home or condominium that was not insured.
Actual Cash Value Loss Settlement	Refer if Actual Cash Value Loss Settlement is selected.
Occupation	Refer if occupation includes any of the following: Professional athlete, performer, actor/actress, TV/Radio personality, professional musician/singer, journalist, politician, or other high profile professions.

### Loss History

Prior Losses	<p>Applicant must have no more than 1 loss in the last 5 years (including \$0 paid claims).</p> <ul style="list-style-type: none"> <li>▪ Applicant must have no more than 0 water losses in the last 5 years.</li> <li>▪ Refer if the applicant or location to be insured had a liability loss in the last 5 years.</li> </ul>
Previous Cancellations	<p>Refer the risk if there was a prior insurance cancellation, declination, or non-renewal in the prior five years, unless the cancellation or non-renewal was due to an agency termination, carrier insolvency, or a carrier decision to eliminate exposure in a state.</p> <p>A National General Insurance policy that was cancelled for non-payment of premium may be rewritten only if 100% of the premium is received.</p>

### Occupancy

Number of Families	<p>All Homeowners and Condominium risks must be owner-occupied. 1 and 2 family dwellings are eligible for a Homeowners policy.</p>
Vacant/Foreclosed/ For Sale	<p>Not Eligible.</p>
Seasonal & Secondary Dwellings	<p>Verification of proper winterization and a caretaker are required. Homes valued over \$1,000,000 require either a central fire alarm or sprinkler system and a central burglar alarm.</p>
Rentals	<p>Rentals HO2/HO3:</p> <ul style="list-style-type: none"> <li>▪ A homeowner who rents out their primary location at any time throughout the year is ineligible.</li> <li>▪ A homeowner may rent out their secondary or seasonal home for a maximum of eight weeks per year.</li> </ul> <p>Rentals HO6:</p> <ul style="list-style-type: none"> <li>▪ A condominium may be rented for up to three months per year.</li> <li>▪ Refer any condominium rented more than two weeks per year.</li> </ul>
Townhouse/Row house	<p>Prior approval is required to write a townhouse on a Homeowners policy. A row house written on a Homeowners or Condominium form requires prior approval.</p>

### Protection Class/Risk Location

<p>Protection Class</p>	<p><b><u>Protection Class 1 – 8</u></b>                  The dwelling must be within five road miles of a responding fire department and accessible year round by a maintained (plowed) road. Hydrants must be within 1,000 feet.</p> <p><b><u>Protection Class 9</u></b>                  Risks must be on a maintained (plowed) road that is accessible by emergency vehicles or fire apparatus year-round, and must be visible to at least two neighbors. If there is no hydrant within 1,000 feet, access to an adequate year-round water source is required (i.e. pumper trucks or “dry hydrants”, connected to cisterns or reservoirs holding 20,000 gallons or more of water and using underground lines to get to the water).</p> <p><b><u>Additional Alarm Requirements</u></b>                  Properties insured for more than \$1,000,000 require either a central fire alarm or full house sprinkler system AND a central burglar alarm.</p> <p><b><u>Protection Class 10</u></b>                  Refer all PC 10 properties. If written, properties must also meet the alarm requirements specified for PC 9 business.</p>
<p>Flood Exposures</p>	<p>Properties located in designated “A” or “V” flood zones are acceptable provided flood insurance is maintained and validated by a policy and/or declaration page retained by the agent.</p>
<p>Hillside Exposure</p>	<p>Properties located on a slope of more than 30 degrees are not acceptable.</p>
<p>Proximity to Commercial Properties</p>	<p>Refer the risk if the dwelling is located less than 250 feet from a commercial property.</p>

## Risk Specific Characteristics

Dwelling Age	Maximum dwelling age is 100 years.
Condition of Premises	All property (dwelling, outbuildings, and insured premises) must not have any observable hazards or deficiencies in need of repair and that may present an increased exposure to physical damage or liability loss. The presence of any preexisting damage is unacceptable.
Historic Home	<ul style="list-style-type: none"> <li>▪ Historic homes are unacceptable.</li> <li>▪ A historic home is one listed on the Federal or State Register of Historic Places.</li> <li>▪ Any home where tours are conducted would be considered historic.</li> </ul>
Roof	<p>The following are unacceptable:</p> <ul style="list-style-type: none"> <li>▪ Tar paper, rolled, wood, plywood boards, stapled roofs, asbestos, corrugated metal, foam and flat roofs.</li> <li>▪ Roof is older than 20 years — <b>unless</b> slate or tile.</li> <li>▪ Roof shows signs of wear.</li> </ul>
Construction Type	<p>Homes of the following types of construction are unacceptable:</p> <ul style="list-style-type: none"> <li>▪ Mobile homes</li> <li>▪ Manufactured homes</li> <li>▪ Underground or earth homes</li> <li>▪ Fiberglass homes</li> <li>▪ Yurts</li> <li>▪ Balloon construction</li> <li>▪ Homes with Exterior Insulated Finish System (EIFS) or similar exterior wall covering</li> <li>▪ Homes made of unconventional materials or unusual construction, or design and/or structures not originally intended as a dwelling.</li> </ul> <p>Homes of the following types must be referred:</p> <ul style="list-style-type: none"> <li>▪ Any other unusual type of construction, including converted structures.</li> </ul>
Foundation	Continuous masonry or concrete foundations are acceptable. Pilings, piers, wharves, jetties or open foundations are unacceptable.
Electrical	<p>Homes with any of the following are ineligible:</p> <ul style="list-style-type: none"> <li>▪ Dwelling does not have minimum of 100 amps and 220 volt service</li> <li>▪ Electrical not controlled by circuit breakers</li> <li>▪ Knob &amp; tube or aluminum wiring present</li> <li>▪ Presence of Federal Pacific Stab Lok or Zinsco electrical panels.</li> </ul>
Heating	<p>Homes with any of the following are ineligible:</p> <ul style="list-style-type: none"> <li>▪ Central heat from a portable source.</li> <li>▪ Space heaters as primary heating source.</li> <li>▪ Above ground tanks must be in excellent condition, and meet state and local codes.</li> <li>▪ Refer the risk if solar heat is used.</li> <li>▪ System must have been professionally installed and maintained according to manufacturer specifications.</li> </ul>

<p>Plumbing</p>	<p>The system must be updated and maintained according to manufacturer's recommendations.</p> <p>The following are unacceptable:</p> <ul style="list-style-type: none"> <li>▪ Polybutylene, galvanized, or lead plumbing</li> <li>▪ Plumbing systems greater than 50 years old that has not been updated (with the exception of copper pipes).</li> </ul>
<p>Dwelling Under Construction</p>	<p>Dwellings Under Construction are ineligible for new business.</p> <p>Dwellings under renovation must be referred.</p> <p>Existing policies under construction or renovation must be referred to underwriting. If approved, the following conditions apply:</p> <ul style="list-style-type: none"> <li>▪ Completion of the dwelling or renovation must occur within a 6-month time period.</li> <li>▪ The dwelling must be owner occupied.</li> <li>▪ All work must be performed by a licensed contractor with a minimum of \$1M of liability coverage validated by a policy and/or declaration page that is to be retained by the agent.</li> <li>▪ All such dwellings should be insured to 100% of the estimated completed replacement cost throughout construction.</li> <li>▪ The homeowner's premium will not be modified by any discounts nor credits until fully completed and occupied.</li> <li>▪ Specified Additional Amounts or Percentages of Insurance cannot apply until completion.</li> </ul>
<p>Smoke Detectors</p>	<p>Working smoke detectors are required on each floor of the dwelling.</p>
<p>Appurtenant Structures</p>	<p>Refer if the limit exceeds \$30,000.</p>
<p>Other Structures Away from Premises</p>	<p>Refer the risk if there are more than 2 locations for Other Structures Away from Premises coverage.</p>
<p>Total Living Area</p>	<p>Consult the Underwriter before binding if the home has less than 600 square feet or more than 4,500 square feet.</p> <p><b>Note:</b> These properties may be subject to a pre-inspection prior to binding.</p>
<p>Protective Devices</p>	<p>Primary homes in Protection Classes 1 – 8 insured for \$1.5 million or more will require either a central fire alarm or a full house sprinkler system and a central burglar alarm.</p> <p>Secondary and seasonal homes, as well as any home in Protection Class 9, will require the same for values of \$1 million or more. Alarms will no longer be required for homes below these values.</p>



## Additional Exposures

<p>Pets</p>	<p>The following are ineligible:</p> <ul style="list-style-type: none"> <li>▪ Dogs: Akita, American Bulldog, Chow, Doberman, Mastiff (All), Pit Bull (All), Presa Canario, Rottweiler, Wolf, or any mix of the above breeds.</li> <li>▪ Dogs that have caused prior liability losses or that have bite history and are still owned by an insured.</li> <li>▪ Any wild animals.</li> </ul>	
<p>Business Activity</p>	<ul style="list-style-type: none"> <li>▪ A business which is incidental to the use of the residence will be considered.</li> <li>▪ The business must not involve frequent foot traffic.</li> <li>▪ Please refer all situations to company prior to binding.</li> </ul>	
<p>Home Day Care</p>	<p>Ineligible.</p>	
<p>Swimming Pools</p>	<ul style="list-style-type: none"> <li>▪ In-ground pools must be fenced and have a self-locking gate.</li> <li>▪ Above ground pools must have a self-locking gate and a pull-up ladder.</li> <li>▪ Pools with diving boards are unacceptable unless the diving board is less than 18 inches above the surface of the water, in which case the risk must be referred.</li> </ul>	
<p>Attractive Nuisances</p>	<p>Skateboard ramps and other similar increases in the liability exposure are unacceptable.</p> <p>Homes with tree houses on the premises must be referred.</p> <p>Trampolines are acceptable subject to the following conditions:</p> <ul style="list-style-type: none"> <li>▪ Surrounded by safety netting</li> <li>▪ Tied down and on level ground.</li> </ul>	
<p>Recreational Vehicles</p>	<p>Refer if:</p> <ul style="list-style-type: none"> <li>▪ Engine size &gt; 700cc</li> <li>▪ Any ATV or snowmobile.</li> </ul> <p>Ineligible if:</p> <ul style="list-style-type: none"> <li>▪ Used for racing, stunt, speed or demolition activity</li> <li>▪ Driven by person under 16 years old</li> <li>▪ Not factory built.</li> </ul>	
<p>Watercraft Liability Endorsement</p>	<p>Use</p>	<p>Ineligible if used for racing, for charter, for hire, or for commercial purposes.</p>
	<p>Coverage</p>	<p>Must be insured at 100% Replacement Cost. Ineligible if value of boat and motor &gt; \$50,000.</p>
	<p>Operators</p>	<p>Principal or Occasional driver must be at least 18 years old and have a valid driver's license. <b>Note:</b> Prior boating experience required.</p>
	<p>Ownership</p>	<p>Ineligible if multiple ownership.</p>

	Location	Refer if watercraft is operated north of Eastport, ME or south of Cape Hatteras, NY, or if operated more than 12 nautical miles from the US Atlantic coastline.
	Accidents and Violations	The risk is not eligible if any operator has a DWI or excessive speed violation, or if any operator had more than 2 accidents.
	Boat Violations	No boating violations in past 3 years.
	Boat Type	Ineligible if jet ski, jet boat, houseboat, wave runner, or experimental craft. Ineligible if wooden vessel, handmade vessel, kit vessel, or vessel under construction. Refer if the vessel is a pontoon boat.
	Length/Speed/Age	<ul style="list-style-type: none"> <li>▪ Length must be &lt;= to 26 feet</li> <li>▪ Speed must be &lt;= 50 mph</li> <li>▪ Refer if age &gt; 20 years.</li> </ul>
	Storage	Must be stored/moored at a privately owned marina or yacht club, insured's primary residence, insured's seasonal or part-time residence.
Additional Insured/Interest	Refer if there is an Additional Insured or Additional Interest.	
Farming	Ineligible unless incidental or as a hobby. Refer if more than two farm animals.	
Timeshares	Ineligible.	
Trusts	Acceptable subject to the following conditions: <ul style="list-style-type: none"> <li>▪ Trustee, grantor or beneficiary resides on residence premises.</li> <li>▪ No commercial exposure.</li> </ul> For CustomPac policies both automobile and homeowners coverage must be written in the name of the same trust.	
LLCs	May be listed as Additional Insured subject to the following conditions: <ul style="list-style-type: none"> <li>▪ Members of LLC reside on residence premises</li> <li>▪ No commercial exposure; must be for estate planning purposes only</li> <li>▪ Agent must obtain copy of LLC agreement and forward to underwriting upon request.</li> </ul>	
Mortgagees	Underwriting approval required if more than 2 mortgages.	
Residence Employees or Domestic Workers	Refer if there is a residence employee or domestic worker on the premises.	

<p>Ordinance or Law Coverage</p>	<p>Refer the risk if the total limit for Ordinance or Law coverage is greater than 50% of the Coverage A limit.</p>
<p>Lead Paint Liability</p>	<p>Due to an increased lead paint liability exposure, it is unacceptable to bind or extend liability coverage to properties built prior to 1978 which are:</p> <ul style="list-style-type: none"> <li>▪ Multi-family homes</li> <li>▪ Rented dwelling or rented condominiums/cooperative units</li> <li>▪ Structures rented to others.</li> </ul> <p>This restriction does not apply if a lead exclusion is attached to the policy or lead remediation has taken place.</p> <p>Proof of lead remediation is subject to company approval and would include, but not be limited to, certificates of compliance or other supporting evidence validating that the lead exposure has been removed.</p>
<p>Solid Fuel Burning Appliances (Includes Wood, Coal, Kerosene and Pellet Stoves)</p>	<p>Acceptable if professionally installed, maintained to manufacturer's recommendations, UL listed, meets all codes, and used as a secondary heating source. Stove must have UL approved lined masonry chimney or UL approved triple walled insulated metal chimney, and be &gt; 2 ft. from any combustible wall.</p> <p>Pellet stoves are not subject to the distance to wall requirement, but any combustible wall within 18" of the stove requires heat shielding. Pellet stove pipes must be double walled. Supplemental stove questions must be completed for all stoves.</p> <p>Owner installed stoves are acceptable subject to the above along with proof of professional maintenance (i.e. chimney cleaning) conducted within the last year. Documentation must be received by underwriting prior to binding the policy.</p>
<p>Loss Assessment</p>	<p>HO2, HO3, and HO6 — Refer if limits are increased in excess of \$25,000.</p> <p>Additional Locations — A policy is unacceptable if Loss Assessment coverage is extended to more than two additional locations.</p>
<p>Underground Oil Tanks</p>	<p>Underground Storage Tanks (UST's) are unacceptable.</p>

## Schedule Personal Property

<p>Appraisal/Bill of Sale Requirements</p>	<p>Coverage A &lt; \$500,000: Appraisal required for any item &gt;= \$10,000                  Coverage A &gt;= \$500,000: Appraisal required for any item &gt;= \$25,000.                  Appraisal should be no more than 3 years old and retained by agent.</p>
<p>Scheduled Classes</p>	<p>Refer the following:</p> <ul style="list-style-type: none"> <li>▪ Cameras, Cameras, musical instruments, postage stamps, golf equipment, silverware, rare coins, and other collectibles, if the limit exceeds \$10,000 aggregate for each category.  <b>Note:</b> Ineligible if items are used professionally, for trading or display, or not owned or in possession of insured.</li> <li>▪ Guns, if the aggregate limit exceeds \$5,000.  <b>Note:</b> All guns must have trigger locks and must be locked in a stored cabinet or safe.</li> <li>▪ Fine Arts, if the limit exceeds \$10,000 per item or \$20,000 aggregate.  <b>Note:</b> Ineligible if property is owned by, or in the custody of, a dealer, auction room, museum, art gallery or art institution.</li> </ul>
<p>Maximum</p>	<p>HO2/HO4/HO6:</p> <ul style="list-style-type: none"> <li>▪ The maximum limit for an individual item is \$25,000</li> <li>▪ The maximum schedule is \$100,000</li> <li>▪ All scheduled property categorized as Miscellaneous should be referred.</li> </ul> <p>HO3:</p> <ul style="list-style-type: none"> <li>▪ The maximum limit for an individual item is \$50,000</li> <li>▪ The maximum schedule is \$200,000.</li> <li>▪ All scheduled property categorized as Miscellaneous should be referred.</li> </ul>

## Coastal Guidelines

HO2/HO3	<p>Refer all properties located less than 2,000 feet from the coastline. The following applies to coastal risks:</p> <ul style="list-style-type: none"> <li>▪ Properties within 1,000 feet of water at normal high tide AND elevated less than 25 feet above the high water line are unacceptable.</li> <li>▪ Properties exposed to open ocean and not protected against wave wash or flood by either a retaining wall, sea wall, levee, embankment or other barrier are unacceptable.</li> <li>▪ Properties not protected from wind by buildings, tree line, or some other man-made structure, are unacceptable.</li> <li>▪ The roof must be 15 years of age or less.</li> <li>▪ The roof covering must be 100% self-sealing/interlocking tiles or asphalt shingles. Layering of new shingles over old shingles is not acceptable. Proper protection of roof attachment pertinent to wind with respect to the local building codes is required.</li> <li>▪ Any exterior wall may not be more than 25% glass including skylights</li> <li>▪ The property must have wind-resistant landscape with trees and shrubbery trimmed.</li> </ul>
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## Excess Liability

Number of Locations	Underwriting approval required if extending liability to more than 5 properties or 10 total units (including Primary).
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This is a summary document and is not inclusive of all underwriting criteria. Contact your underwriter for further questions.