

Homeowners Guidelines – OneChoice and Premier Client		
Maine		
Integon National Insurance Company		
LIMITS		
Property Limits	Coverage A	<p>OneChoice (HO3) – Minimum: \$150,000; Maximum: \$1,500,000</p> <ul style="list-style-type: none"> ▪ Underwriting Approval required if greater than \$750,000 ▪ Security Plus Endorsement required if greater than \$500,000 ▪ Security Plus Elite Endorsement required if greater than \$750,000 <p>Premier Client (HNP5) – Minimum: \$750,000; Maximum: \$5,000,000</p> <ul style="list-style-type: none"> ▪ Underwriting Approval required if: <ul style="list-style-type: none"> ○ Greater than \$3,000,000 or Less than \$1,000,000 (Primary) ○ Any Secondary/Seasonal
	Coverage B	<p>OneChoice and Premier Client:</p> <ul style="list-style-type: none"> ▪ Minimum: 1% of Coverage A ▪ Underwriting Approval required if greater than 50% of Coverage A
	Coverage C	<ul style="list-style-type: none"> ▪ Minimum Coverage Amount: <ul style="list-style-type: none"> ▪ Coverage C may never be decreased by more than 10 percentage points below the included amount (Example: For Premier Client policies Coverage C is included at 70% of Coverage A and may be bought down to no less than 60% of Coverage A) ▪ OneChoice and Premier Client Maximum Coverage Amount: <ul style="list-style-type: none"> ▪ 100% of Coverage A ▪ HO4 – Minimum: \$50,000; Maximum: \$1,000,000 <ul style="list-style-type: none"> ▪ Underwriting Approval Required if greater than \$300,000 ▪ HO6 – Minimum: \$50,000; Maximum: \$1,000,000 <ul style="list-style-type: none"> ▪ Underwriting Approval Required if greater than \$300,000
	Coverage D	<ul style="list-style-type: none"> ▪ Minimum Coverage Amount: <ul style="list-style-type: none"> ▪ Coverage D may never be decreased by more than 5 percentage points below the included amount ▪ Premier Client: 60% of Coverage A ▪ Coverage D cannot be altered from default amount for Premier Client and policies written with the Security Plus or Security Plus Elite endorsements
	Coverage Relationship	<p>Refer to underwriting if:</p> <ul style="list-style-type: none"> ▪ Coverage C > Coverage A (HO3 and HNP5) ▪ Coverage D > 50% Coverage A (HO3) ▪ Coverage D > 50% Coverage C (HO4 / HO6) ▪ Coverage A > Coverage C (HO6) ▪ The combination of Coverage A and C is greater than \$500,000 (HO6)
Minimum All Peril Deductibles		<ul style="list-style-type: none"> ▪ HO3: \$1,000 ▪ HO4/HO6: \$500 ▪ Premier Client: \$2,500

Account Requirements		Required minimum lines of business (Homeowners, Private Passenger Auto, Umbrella, or Scheduled Personal Property) per account: <ul style="list-style-type: none"> Coverage A greater than \$750,000 (HO3 and HNP5): 2 lines of business Coverage A greater than \$2,000,000 (HNP5): 3 lines of business
Other Structures	Specific Structure On Premises Rented to Others	No more than 2 locations
	Other Structures Away from Premises	Underwriting approval required if: <ul style="list-style-type: none"> More than 2 locations
Earthquake Coverage		Minimum deductible 5%
Insurance-To-Value		Coverage A must be at least 100% of calculated replacement cost Underwriting approval required if Coverage A is equal to calculated replacement cost
Appurtenant Structures		Maximum Limit is \$30,000
Loss Settlement		Actual Cash Value is not available
Ordinance or Law		Refer to underwriting if limit > 50% of Cov A

APPLICANT INFORMATION	
Arson or Fraud	Ineligible
Smoker in Household	Ineligible if any residents of household are smokers
Occupation	Refer to underwriting if professional athlete, performer, actor/actress, TV/Radio personality, professional musician/singer, journalist, politician, or other high profile profession
Previous Cancellations	Refer to underwriting if: <ul style="list-style-type: none"> Prior insurance has been cancelled, declined, or non-renewed in the past 5 years for reasons other than agency terminations, carrier insolvency, or a carrier decision to eliminate exposures in state Coverage lapsed in the past year
Prior Insurance	Ineligible if property was not previously insured (Not applicable to HO4)
Background	Ineligible if applicant has had a prior foreclosure, repossession, judgement, lien, or bankruptcy during the past 5 years
Named Insureds	Named insureds must have insurable interest in the property Named Insureds must reside at the insured location
Underwriting Tier	Ineligible if greater than Tier 42
LOSS HISTORY	
New Business	Ineligible if applicant has: <ul style="list-style-type: none"> More than 1 claims in last 5 years More than 0 water claims in last 5 years Refer if: <ul style="list-style-type: none"> Any location water losses in the last 5 years Any liability claims (applicant or location) in the last 5 years

	<ul style="list-style-type: none"> Any claim > \$50,000 (applicant or location) in last 5 years <p>\$0 paid claims will be considered in loss history</p>
Renewal Business	Underwriting approval subject to same guidelines as New Business; in addition Underwriting approval is required if there has been a liability loss or any claim greater than \$10,000 in the prior policy period.

OCCUPANCY	
Number of Families	<ul style="list-style-type: none"> Up to 2 families if owner occupied
Vacant / Foreclosed / For Sale	Not Eligible
New Home Purchase	Underwriting approval required for if policy effective date is within 60 or 90 days of date of home purchase. Documentation must be provided of expected move in date and any planned construction/renovation.
Seasonal & Secondary Dwellings	<p>Primary home must be insured by the company. Proper winterization is required.</p> <p>Secondary/Seasonal may be monoline policy only.</p>
Rentals	<p>Ineligible if primary residence is rented. Underwriting approval needed for short term rentals, up to 3 months.</p> <p>Ineligible if short term rental through Airbnb, Vrbo or any other similar platform.</p>
Townhouse / Rowhouse	<ul style="list-style-type: none"> Requires underwriting approval Acceptable with firewalls Ineligible if more than 8 individual family units within a fire division Frame rowhouses are ineligible Masonry rowhouses acceptable
PROTECTION CLASS / RISK LOCATION	
Protection Class	<p>Acceptable risks:</p> <ul style="list-style-type: none"> PC 1-8 (or anything with a Y classification) PC 9 (or anything with an X classification) subject to following conditions: <ul style="list-style-type: none"> Must be visible to neighbors If there is no hydrant within 1000 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) All risks must be accessible year round by plowed road and be within 5 miles of a responding fire department PC 10 will be referred to underwriting.
Proximity to Other Properties	<ul style="list-style-type: none"> Ineligible if located < 250 feet from a commercial property Ineligible if located < 10 feet from an adjacent frame structure

Slope	Underwriting approval required if residence built on a slope of more than 30 degrees.
COASTAL GUIDELINES	
Catastrophe Exposures	At new business and at all subsequent renewals a catastrophe underwriting value will be calculated for all policies. Policies with an acceptable catastrophe underwriting value will be written/renewed, while policies with an unacceptable catastrophe underwriting value will not be written/renewed.
Coastal Exposures	Properties are ineligible if: <ul style="list-style-type: none"> ▪ Built on piers, pilings, wharves, or jetties <ul style="list-style-type: none"> ○ Enclosed elevated construction not over water may be acceptable with prior underwriting approval ▪ Exposed to open ocean and not protected against wave wash or flood by a retaining wall, sea wall, levee, embankment or other barrier
Flood Exposures	Properties located in designated “A” or “V” flood zone require proof of flood insurance.
Minimum Hurricane Deductibles	For HO3 and HNP5 policies: <ul style="list-style-type: none"> ▪ 5% within 2 miles (10,560 feet) of the coast ▪ 2% within 13.5 miles (71,280 feet) of the coast
RISK SPECIFIC CHARACTERISTICS	
Historic Home	Homes listed on any historic registries are ineligible.
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.
Dwelling Age	<ul style="list-style-type: none"> ▪ Greater than 100 years is ineligible ▪ Dwellings older than 75 years are ineligible if Underwriting Tier is greater than Tier 20
Roof	Ineligible if roof age is 20 or more years, unless Slate or Tile The following roof types are ineligible: <ul style="list-style-type: none"> ▪ Tar Paper, Rolled, Plywood Boards, or Stapled roofs ▪ Metal (including Corrugated Metal) is ineligible unless written with the Cosmetic Damage exclusion
Roof Shape	HO3: Flat Roofs are ineligible HNP5: Flat roofs in good condition are acceptable with underwriting approval
Electrical	Homes with any of the following are ineligible: <ul style="list-style-type: none"> ▪ Dwelling does not have minimum of 100 amps and 220 volt service ▪ Electrical not controlled by circuit breakers ▪ Knob & tube or aluminum wiring present ▪ Presence of Federal Pacific Stab Lok or Zinsco electrical panes.
Heating	Homes with any of the following are ineligible: <ul style="list-style-type: none"> ▪ Central heat from a portable source ▪ Space heaters as primary heating source

	System must have been professionally installed and maintained according to manufacturer specifications
Plumbing	Homes with any of the following are ineligible: <ul style="list-style-type: none"> ▪ Polybutylene, galvanized steel, or lead plumbing ▪ Does not have Copper, PVC or PEX ▪ Plumbing that is more than 50 years old and has not been updated
Living Area	Refer to underwriting if less than 600 square feet or greater than 5,000 feet
Dwelling Under Construction/Renovation	Ineligible for new business. Existing homes under renovation or construction must be referred to underwriting.
Protective Devices	Central fire alarm or Full house sprinkler <u>AND</u> Central burglar alarms required if: <ul style="list-style-type: none"> ▪ Primary with Cov A >\$1,500,000 ▪ Secondary/Seasonal with Cov A > \$750,000 ▪ PC 9 with Cov A> \$750,000 Water System Requirements: <ul style="list-style-type: none"> ▪ Primary Homes require a Leak Detection System for Coverage A >\$1,500,000 and an Automatic Shut-Off System for Coverage A >\$2,500,000 ▪ Secondary/Seasonal Homes require a Leak Detection System for Coverage A >\$750,000 and an Automatic Shut-Off System for Coverage A >\$1,500,000 Smoke detectors on all floors required for all homes.
Solid Fuel Burning Appliances	Acceptable if: <ul style="list-style-type: none"> ▪ Professionally installed ▪ Maintained to manufacturer’s recommendations ▪ UL listed, meets all codes ▪ Used as a secondary heat source ▪ Stove must have UL approved lined masonry chimney or UL approved triple walled insulated metal chimney ▪ Stove must be >3 feet from any combustible wall ▪ Pellet stoves must be double walled and require a heat shield for any combustible wall within 18 inches ▪ Pellet stoves with alternate manufacturers specifications may be referred to company for approval ▪ Owner installed stoves require proof of a fire department or certified building inspector’s passing inspection conducted within the last five years and proof of professional maintenance conducted within the last year Coal and Kerosene are ineligible.

ADDITIONAL EXPOSURES

Pets		<p>The following dogs are unacceptable, but may be referred for Premier Client accounts (considerations will include, but not limited to, prior bite history, temperament, fenced yards, and liability limits selected):</p> <ul style="list-style-type: none"> ▪ Dogs: Akita, American Bulldog, Chow, Doberman, Mastiff (All), Pit Bull (All), Presa Canario, Rottweiler, Wolf, or any mix of the above breeds. <p>Dogs that have caused prior liability losses or that have bite history and are still owned by an insured are ineligible. Wild animals are ineligible.</p>
Business Activity		Incidental business only and underwriting approval needed
Home Day Care		Ineligible
Trampolines		<p>Trampolines are acceptable subject to the following conditions:</p> <ul style="list-style-type: none"> ▪ Surrounded by safety netting ▪ On flat ground
Swimming Pools		<p>Swimming pools are acceptable subject to the following conditions:</p> <ul style="list-style-type: none"> ▪ Pool is fenced in with a self-locking gate ▪ There are no diving boards greater than 18 inches above the water surface ▪ Above ground pools are equipped with a gate or pull up ladder ▪ Slides are acceptable
Attractive Nuisances		<p>The following are ineligible:</p> <ul style="list-style-type: none"> ▪ Presence of skateboard or bicycle ramps on premises
Recreational Vehicles		<p>Ineligible if:</p> <ul style="list-style-type: none"> ▪ Used for racing, stunt, speed or demolition activity ▪ Driven by person under 16 years old ▪ Not factory built ▪ Engine size >700cc
Watercraft Liability Endorsement	Use	Ineligible if used for racing, for charter, for hire, or for commercial purposes.
	Coverage	Must be insured at 100% Replacement Cost Ineligible if value of boat and motor > \$50,000
	Operators	Principal or Occasional: Must be at least 18 years old and have a valid US driver’s license. Prior boating experience required.
	Ownership	Ineligible if multiple ownership
	Location	Ineligible if watercraft operated north of Eastport, ME or south of Cape Hatteras, NC or >12 nautical miles from the US Atlantic coastline
	Accidents and Minor Violations	Must meet personal automobile underwriting guidelines.
	Major Violations	No major vehicle violations in past 5 years.
	Boat Violations	No boating violations in past 5 years.
	Boat Type	<p>Ineligible if jet ski, jet boat, houseboat, wave runner, pontoon boat, or experimental craft.</p> <p>Ineligible if wooden vessel, handmade vessel, kit vessel, or vessel under construction</p>
Length/Speed/Age	<ul style="list-style-type: none"> ▪ Length <= to 26 feet ▪ Speed <= 50 mph ▪ Age <=20 years 	

	Storage	Must be stored/moored at a privately owned marina or yacht club, insured's primary residence, insured's seasonal or part-time residence while occupied by the insured.
Additional Insured/Interest		Ineligible if >1 additional insured or additional interest
Farming		Ineligible unless incidental or as a hobby. Refer to underwriting if more than 2 farm animals.
Timeshares		Ineligible
Trusts		Acceptable subject to the following conditions: <ul style="list-style-type: none"> ▪ Trustee, grantor or beneficiary resides on residence premises ▪ No commercial exposure For Package 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"> ▪ Members of LLC reside on residence premises ▪ No commercial exposure; must be for estate planning purposes only ▪ Agent must obtain copy of LLC agreement and forward to Underwriting upon request
Mortgagees		Underwriting approval required if more than 2 mortgages.
Types of Construction		The following risks are ineligible: mobile homes, manufactured homes, underground or Earth homes, fiberglass, yurts, balloon constructions, EIFS if built prior to 2001*, homes made of unconventional or unusual construction/design, structures not originally intended as a dwelling, any other unusual type of construction (including converted structures). *EIFS prior to 2001 may be acceptable with maintenance contract.
Types of Foundation		The following types of foundations are ineligible: pilings, piers, wharves, jetties or open foundations.
Lead Paint		If property built prior to 1978 and a multifamily or rental property, proof of lead remediation may be required.
Underground Oil Tanks		Homes with underground oil tanks are acceptable.
EARTHQUAKE COVERAGE		
All Zones		Underwriting approval required if earthquake coverage applies to any of the following: <ul style="list-style-type: none"> ▪ Dwelling is solid masonry or superior construction ▪ Dwelling was built before 1950 ▪ Roof is masonry, cement, slate, or tile

SCHEDULED PERSONAL PROPERTY	
Appraisal / Bill of Sale Requirements	<p>Coverage A <= \$500,000: Appraisal Required for any item >= \$10,000 Coverage A > \$500,000: Appraisal required for any item > \$25,000</p> <p>Appraisal should be no more than 3 years old and retained by agent.</p>
Scheduled Classes	<p>Scheduled Personal Property limits should be commensurate with value of the home.</p> <p style="text-align: center;"><u>OneChoice Homeowner Scheduled Personal Property:</u></p> <p>Underwriting approval needed if:</p> <ul style="list-style-type: none"> ▪ HO3: Any item >= \$50,000, Total Schedule >= \$200,000 ▪ HO4: Total Schedule >= \$20,000 ▪ HO6: Any item >= \$50,000, Total Schedule >= \$100,000 ▪ Wine (HO3, HO4, or HO6): Any item >=\$1,000, Total Schedule <=\$5,000 (Wine must be kept in a temperature controlled environment) <p style="text-align: center;"><u>Premier Client Valuable Personal Articles:</u></p> <p>Underwriting approval needed if:</p> <ul style="list-style-type: none"> ▪ All Classes excluding Wine: Any item >= \$100,000, Total Schedule >= \$200,000 ▪ Wine: Any item >=\$1,000, Total Scheduled >=\$10,000 (Wine must be kept in a temperature controlled environment) <p style="text-align: center;"><u>General Scheduled Personal Property Rules:</u></p> <ul style="list-style-type: none"> ▪ All scheduled property categorized as Miscellaneous will be referred. ▪ Cameras, Musical Instruments, Postage Stamps, Golf Equipment, Silverware, Rare Coins, and Other Collectibles: Ineligible if items are used professionally, for trading or display, or not owned or in possession of insured. ▪ Fine Arts: Ineligible if property is owned by, or in the custody of, a dealer, auction room, museum, art gallery or art institution.

EXCESS LIABILITY

Number of Locations

Underwriting approval required if extending liability to more than 5 properties or 10 total units (including Primary).

*This is a summary document and is not inclusive of all underwriting criteria . Unless noted otherwise, the underwriting guidelines that apply to the Homeowners program also apply to the CustomPac program. Contact your underwriter for further questions.