

# Massachusetts FLEX Homeowners

## Quick Reference Guide



This quick reference guide is not all inclusive. For additional information, please see the Underwriting Guide.

Expect MORE.

The Orion180 FLEX Policy allows the insured to select from a range of perils, giving them the flexibility to tailor their coverage to fit their specific needs. The available peril options will vary depending on whether the property has a mortgage.

FLEX PERILS OPTIONS	
Included Perils	Fire, Lightning, Water Weather, and Miscellaneous*
Mortgaged Homes - Required Perils	Named Storm, Tornado, Wind, and Hail
Mortgaged Homes - Optional Perils	Water Non-Weather, Wildfire, Liability, Theft
Non-Mortgaged Homes – Optional Perils	Named Storm, Tornado, Wind, Hail, Water Non-Weather, Wildfire, Liability and Theft
*Miscellaneous Perils include Aircraft, Explosion, Falling Objects, Riot or Civil Commotion, Vehicles	

COVERAGE AND LIMITS	
Dwelling must be insured for 100% of the replacement cost.	
Coverage A - Dwelling	\$400,000 - \$3,000,000
Coverage B – Other Structures	2%, 10%, 20%, 30%
Coverage C – Personal Property	10%, 20%, 30%, 40%, or 50%
Coverage D – Loss of Use	0% or 10%
Coverage E – Personal Liability	\$100,000, \$300,000 \$500,000
Coverage F – Medical Payments	\$1,000, \$2,500, \$5,000
Loss Assessment	\$1,000, \$5,000, \$10,000

ROOF COVERAGE OPTIONS	
Sublimit of Coverage A	Roof coverage will apply on a Sublimit of Coverage A. Options ranging from \$5,000 to \$500,000 may be available depending on the details of the home.
RCV	If selected the roof will be covered on an RCV basis
ACV	If selected, the Roof Material Payment Schedule will apply Roof Material Payment Schedule is required for the specified roof ages below: <ul style="list-style-type: none"><li>16 years and older for architectural, composite, and wood shingles.</li><li>21 years and older for tile and concrete.</li><li>26 years and older for metal and slate.</li></ul>

CLAIM FREE PARTICIPATION BONUS	
Option 1: 5 years claim free receive 25% of the year 1 premium	
Option 2: 5 years claim free receive vanishing Non-Weather deductible	
Option 3: 10 years claim free receive 100% of the year 1 premium	

ELIGIBLE COUNTIES
Essex, Middlesex, Nantucket
Norfolk, Bristol, Plymouth
Barnstable, Dukes, Suffolk

OPTIONAL COVERAGE
Home Computer Coverage
Water Back Up & Sump Discharge
Ordinance or Law
Increased Replacement Cost Coverage – Coverage A
Personal Injury Coverage
Personal Property Replacement Cost
Equipment Breakdown Coverage
Swimming Pool Liability (see eligibility)
Buried Utility Lines Coverage
Water Damage Coverage

CO-PAY OPTIONS	
For a reduction in premium, the policyholder can select a copayment option. The policyholder will be responsible for paying the selected percentage of loss, other than fire, after the deductible is applied.	
Co-Pay	0%, 10%, 20% and 30%
<b>Example:</b> \$500,000 Named Storm loss occurs; a 1% weather deductible applies (\$500,000* 1%) = \$495,000. The insured selected a 20% copay option. Orion180 would pay \$396,000, The insured would be responsible for 20% co-pay (\$99,000) + \$5,000 weather deductible for a total of \$104,000	

PAYMENT PLANS
Annual, Semi-Annual, and Quarterly
PAYMENT OPTIONS
Master Card, Visa, Discover, Mortgage Billed, Wire Transfer

DEDUCTIBLE OPTIONS	
Weather/Wildfire deductible must be equal to or greater than Non-Weather deductible	
Non-Weather Deductible	\$2,500, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, 1%, 2%, 3%, 5%, 10%
Weather/Wildfire Deductible	\$25,000, \$50,000, \$100,000, 2%, 3%, 5%, 10%

DISCOUNTS				
Loss Free	Tree Free Yard	Golden Age	Companion Policy	Secured Community
New Home Purchase	Tankless Water Heater	Existing Coverage	Military/First Responder	Protective Devices

BR-7 FORM
<p>The BR-7 form must be signed by both the agent and the insured within 10 days of binding the policy.</p> <p><i>Failure to complete and return this document will result in rescission of the policy</i></p>

ELIGIBILITY	
Applicant	No insured may be indicted for, or convicted of any degree of fraud, bribery, or arson within the last five (5) years.
Ownership	<ul style="list-style-type: none"> <li>Primary residence must be owner-occupied and deeded owner as the first Named Insured.</li> <li>Secondary Residences must have deeded owner as the first Named Insured</li> <li>Property may not be deeded to or owned by a corporation, limited liability company (LLC), partnership, limited liability partnership (LLP), estate, association, trust, or any other business entity.</li> </ul>
Occupancy	<ul style="list-style-type: none"> <li>No rental exposure</li> <li>Dwelling may not be vacant or unoccupied for more than 60 days unless secondary.</li> </ul>
Protection Class	Fire protection classes 1-9 are eligible.
Age of Home	Dwellings built prior to 1900 are ineligible.
Construction	<ul style="list-style-type: none"> <li>Single Family Homes, town homes, duplex, modular</li> <li>The following home types are ineligible: log home, mobile home, manufactured home, trailer home, house trailer, or homes of unconventional construction, including but not limited to do-it-yourself, dome, shell, or homes not meeting building codes.</li> <li>Any home not defined as a single-family home must have evidence of a firewall between units. (Evidence of firewall required for homes built prior to 2000).</li> <li>Homes may not have major renovation or extensive remodeling that make the home uninhabitable.</li> <li>Homes not constructed by a licensed contractor and/or were designed or constructed for non-habitational purposes are ineligible.</li> </ul>
Exterior	<ul style="list-style-type: none"> <li>The following sidings are ineligible for coverage. Homes with Masonite, asbestos, EIFS (Exterior Insulation Finish System), or Dryvit stucco siding.</li> <li>Burglar bars must have a quick release installed (evidence required).</li> </ul>
Foundation	<ul style="list-style-type: none"> <li>Slab, masonry, basement, pilings, stilts, and crawl space.</li> <li>Crawl space must be enclosed on all four sides with permanent material like block, brick, or siding to be eligible. Crawl space must have adequate access and be adequately vented.</li> </ul>
Roof	<ul style="list-style-type: none"> <li>A roof must be in working condition without missing shingles or tiles</li> <li>Eligible Roofing Material: architectural shingles, asphalt fiberglass composite shingles, wood shake, clay or concrete tile, slate, poured concrete, and metal.</li> <li>Corrugated metal roofing and any other roofing materials not listed above are ineligible.</li> <li>Flat roofs must be poured concrete.</li> </ul>
Plumbing	Any home that is 30 years or older that has galvanized, cast iron, PEX (prior to 2006), polybutylene plumbing, or a tanked hot water heating unit installed on a level higher than the ground floor, the Limited Water Damage will apply at the limit of \$10,000

Heating	A primary heating system must be permanently installed and thermostatically controlled. Note: A converted coal furnace, kerosene heater, electric space heater, fireplace, or wood/coal/pellet stove is not eligible as the primary source of heat.
Electrical	The following are ineligible: <ul style="list-style-type: none"> <li>• Knob and tube wiring.</li> <li>• Aluminum wiring.</li> <li>• Unsafe electrical panels, including but not limited to:</li> <li>• Fuse box, Double-tapped wires, Federal Pacific Electrical (FPE), Zinsco/GTE Sylvania, or Challenger</li> </ul>
Swimming Pool and Hot Tub	Swimming pool and hot tub liability excluded To be applicable for swimming pool and hot tub liability <ul style="list-style-type: none"> <li>• The swimming pool must be protected by at least a 4-foot minimum fence or approved alternative enclosure.</li> <li>• The Swimming pool cannot have a slide or diving board</li> <li>• The swimming pool and hot tub must be maintained and in good working condition</li> <li>• Securely covered if the swimming pool is empty</li> </ul>
Animals/Pets	<ul style="list-style-type: none"> <li>• Animal Liability is excluded</li> <li>• Exotic, dangerous, or vicious animals are ineligible.</li> <li>• Animals with a bite history or have caused bodily injury to any person or has exhibited aggressive behavior is ineligible.</li> </ul>
Condition	All home systems must meet state building codes and be in proper working condition. <ul style="list-style-type: none"> <li>• Homes must be properly maintained and in sound condition and exhibit pride of ownership. Homes may not be in poor condition.</li> </ul> The following are ineligible: <ul style="list-style-type: none"> <li>• Empty pools (unless securely covered) or pools, hot tubs or spas not maintained and in working condition.</li> <li>• Excessive yard debris, dead or dying trees, trees too close in proximity to the home, or overhanging the home.</li> <li>• Existing damage, Unfinished repairs/replacement, or hazardous conditions</li> <li>• Doors to nowhere.</li> </ul>
Business	<ul style="list-style-type: none"> <li>• Business exposure which creates foot traffic or is open to the public is ineligible.</li> <li>• Farming and ranching operations are ineligible.</li> </ul>
Acreage	<ul style="list-style-type: none"> <li>• Properties should not be on more than 10 acres.</li> <li>• Property between 5 to 10 acres must be located within a planned community, within 5 miles of a fire station, and visible from a main paved road.</li> </ul>
Location	<ul style="list-style-type: none"> <li>• Property located within 300 feet of a commercial exposure that increases the likelihood of loss to the insured location</li> <li>• Dwelling may not be historically registered or have historical significance.</li> <li>• A dwelling may not be located over a body of water or wetland.</li> </ul>
Finances	Homes may not have three (3) or more mortgages, in foreclosure, or more than ninety (90) days past due on mortgage.
Home for Sale	Homes for sale must be occupied.
Prior Loss History	The following loss history is ineligible. <ul style="list-style-type: none"> <li>• More than 2 losses in the past 5 years.</li> <li>• More than 1 liability loss, 1 fire loss, or 1 water loss in the past 5 years.</li> <li>• Risks with open, prior claims.</li> </ul>
Inspection	Property inspection must be completed within 30 days of the policy term's effective date for any home that requires an inspection. Please refer to the "Inspections Requirement.pdf" in the Reference Materials section of the Document Library for the current inspections' rules and more. Experience the convenience of PryzmIQ Virtual Home Inspections—now available.



Demotech Financial Stability Rating: A, Exceptional



Kroll Bond Rating Agency: BBB+