

Quick Reference Guide Ohio Admitted HO-3

The quick reference guide is not all inclusive. For additional information please see the Underwriting Manual.



COVERAGE AND LIMITS

Dwelling must be insured for 100% of estimated replacement cost

Coverage A – Dwelling	\$250,000 - \$1,000,000
Coverage B – Other Structures	0% to 50%
Coverage C – Personal Property	0%, 25%, or 50%
Coverage D – Loss of Use	0%, 10%, or 20%
Coverage E – Personal Liability	\$100,000 - \$500,000
Coverage F – Medical Payments	\$1,000 - \$5,000
Loss Assessment	\$1,000, to \$10,000

DEDUCTIBLE OPTIONS

Windstorm or Hail deductible must be equal to or greater than AOP deductible.

Windstorm or Hail	\$2,500, \$5,000, \$10,000, \$25,000, and \$50,000
	1%, 2%, 3%, 5%, 10%
All Other Peril	\$1,000, \$2,500, \$5,000, \$10,000, \$25,000, and \$50,000
	1%, 2%, 3%, 5%, 10%

PAYMENT PLANS

Annual, Semi-Annual, Quarterly, 10-Pay

PAYMENT OPTIONS

Master Card, Visa, Discover, ACH, Mortgage-Billed, Wire Transfer

Please Note: Quotes are valid for 60 days



Demotech Financial Stability Rating® (FSR): A
BBB+ Rating from Kroll Rating Agency

OPTIONAL COVERAGES

Personal Property Replacement Cost – Coverage C must be 25% of Coverage A

Ordinance or Law

Increased Special Limits for Theft of Jewelry Watches & Fur

Home Computer Coverage

Buried Utility Lines

Water Back Up & Sump Discharge Overflow

Increased Replacement Cost Coverage - Coverage A

Equipment Breakdown Coverage

Swimming Pool and Hot Tub Liability

- To qualify for this coverage, you must have a minimum four-foot fence or an approved alternative enclosure around the pool and must not have a slide or diving board.

Special Limit for Animal Liability

- To qualify for this coverage, the dog must not belong to any of the restricted breeds listed below.
Akita, American Bulldog, Chow Chow, Doberman Pinscher, German Shepherd, Husky, Mastiff, Pitt Bull, Presa Canario, Rottweiler, Staffordshire Terrier, Wolf.

Personal Injury

Mine Subsidence – County specific

DISCOUNTS

Advanced quote, Claims free, New purchase, Companion policy, Golden age, First responder/Military, Tree free yard, Tankless water heater, Protective devices, Water leak detection, Home update.

CONDITIONAL LIMITATION/EXCLUSION

Limited Water Damage Coverage	Homes 30 years or older, or homes that have 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.
Swimming Pool and Hot Tub Liability Exclusion	Automatically applied. Optional coverage is available.
Trampoline Exclusion	Automatically applied.
Roof Material Payment Schedule	Required for roofs 11 years or older. Optional for all others.
Animal Liability Exclusion	Automatically applied. Optional coverage is available.
Functional Replacement Cost Loss Settlement	Applied to all homes built prior to 1960.
Fungi, Wet or Dry Rot, or Bacterial	\$5,000 limitation.

ELIGIBILITY

Applicant	<ul style="list-style-type: none"> 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"> Primary residence must be owner-occupied and deeded owner as the first Named Insured. Secondary Residences must have deeded owner as the first Named Insured. Property may not be deeded to or owned by a corporation, limited liability company (LLC), partnership, limited liability partnership (LLP), estate, association, or any other business entity.
Occupancy	<ul style="list-style-type: none"> No rental exposure Dwelling may not be vacant or unoccupied for more than 60 days unless secondary.
Fire Protection Class	<ul style="list-style-type: none"> Protection classes 1-9 are eligible.
Age of Home	<ul style="list-style-type: none"> Dwellings built prior to 1900 are ineligible.
Construction	<ul style="list-style-type: none"> 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. Town Homes must have evidence of a firewall between units. (Evidence of firewall required for homes built prior to 2000) Homes may not have major renovation or extensive remodeling that make the home uninhabitable. Homes not constructed by a licensed contractor and/or were designed or constructed for non-habitational purposes are ineligible.
Exterior	<ul style="list-style-type: none"> The following sidings are ineligible for coverage. Homes with wood shake (covering more than 20% of siding), Masonite, asbestos, EIFS (Exterior Insulation Finish System), or Dryvit stucco siding. Burglar bars must have quick release installed (evidence required).
Foundation	<ul style="list-style-type: none"> Slab, masonry, basement, and crawl Space. 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.
Roof	<ul style="list-style-type: none"> A roof must be in working condition without missing shingles or tiles, or the Roof Damage Exclusion must be elected. Eligible Roofing Material: architectural shingles, asphalt fiberglass composite shingles, clay or concrete tile, slate, poured concrete and metal. Corrugated metal roofing and any other roofing materials not listed above are ineligible. The Roof Material Payment Schedule endorsement is mandatory on roofs 11 years of age or older and optional for all others. Flat roofs must be poured concrete.
Plumbing	<ul style="list-style-type: none"> Must meet code and be in proper working condition. Any home that is 30 years or older or 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.
Heating	<ul style="list-style-type: none"> Primary heating system must be a permanently installed and thermostatically controlled, central system. Note: A converted coal furnace, kerosene heater, electric space heater, fireplace, or wood/coal/pellet stove cannot be the primary source of heat.
Electrical	<ul style="list-style-type: none"> Must meet code and be in proper working condition. The following are ineligible: <ul style="list-style-type: none"> Knob and tube wiring. Aluminum wiring. Unsafe electrical panels, including but not limited to: Fuse box, Double-tapped wires, or Federal Pacific Electrical (FPE)
Animals/Pets	<ul style="list-style-type: none"> Exotic, dangerous, or vicious animals are ineligible. To qualify for this Special Limit of Animal Liability no dog can have a bite history, aggressive behavior, or have been deemed dangerous.
Inspection	<ul style="list-style-type: none"> Inspection requirements are based upon the age and occupancy of the home, as well as the policy term. Please refer to our reference material in the document library for detailed inspection requirements.
Condition	<ul style="list-style-type: none"> Homes must be properly maintained and in sound condition and exhibit pride of ownership. Homes may not be in poor condition. The following are ineligible: <ul style="list-style-type: none"> Empty pools (unless securely covered) or pools, hot tubs or spas not maintained and in working condition. Excessive yard debris, dead or dying trees, trees too close in proximity to the home, or overhanging the home. Existing damage, Unfinished repairs/replacement, or hazardous conditions Any excess liability exposure.
Business	<ul style="list-style-type: none"> Business exposure which creates foot traffic or is open to the public is ineligible. Farming and ranching operations are ineligible.
Acreage	<ul style="list-style-type: none"> Dwelling must be on 5 acres or less or be located in a planned community on no more than 10 acres.
Location	<ul style="list-style-type: none"> Dwelling may not be historically registered or have historical significance. Property located within 300 feet of a commercial exposure that increases the likelihood of loss to the insured location. A dwelling may not be located over a body of water or wetland.
Finances	<ul style="list-style-type: none"> Homes may not have three (3) or more mortgages, in foreclosure, or more than ninety (90) days past due on mortgage.
Home for Sale	<ul style="list-style-type: none"> Homes for sale must be occupied.
Prior Loss History	<ul style="list-style-type: none"> The following loss history is ineligible. <ul style="list-style-type: none"> More than 2 losses in the past 5 years. More than 1 liability loss, 1 fire loss, or 2 property losses in the past 5 years. Risks with open, prior claims.
Agent	<ul style="list-style-type: none"> The agent must retain supporting documentation in their file for a period of three (3) years and furnish it to Orion180 upon request.