



UNDERWRITING RULES:

1. **Ineligible risks include** condemned, disrepaired risks located next to vacant properties, seasonal risks, vacant risks, personal bankruptcies, risks with pools or spas, fuses, risks having an underground oil tank or any property with EIFS or EIFS derived cladding.
2. Coverage applies to one-family owner occupied dwellings or one owner and one tenant occupancy
3. Only annual term policies will be written.
4. Risks having losses should be submitted with full details for consideration.
5. Program available in Pennsylvania only.
6. Property cannot be vacant or unoccupied for more than 30 continuous days.
7. At renewal, Coverage A values will be increased 2% or a minimum of \$2,000, whichever is greater.

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