

# Dwelling Fire Program



## Coverages & Options (AL, AZ, AR, GA, IL, IN, MI, MS, MO, NC, OH, SC, TN, WI)

Guidelines	DP1 Program	DP3
Age of home	No restrictions	80 years of age and newer
Home value	Up to \$500K Up to \$1M for vacant homes	Up to \$500K for rental Up to \$1M for seasonal and vacant homes
Occupancy type	Owner-occupied; seasonal; rental; not a residence; vacant	Rental; seasonal; vacant
Coverage	Named perils	Comprehensive; water included
Liability	Comprehensive personal or premises up to \$500K	Comprehensive personal or premises up to \$500K
Fire PC	Any protection class (incl. 9 & 10)	Any protection class (incl. 9 & 10)
Prior claims	Multiple claims acceptable	Multiple claims acceptable
Loss settlement	Actual cash value (ACV)	Replacement cost for home and other structures; ACV for contents with replacement cost optional

*Allstar Underwriters will consider risks with the following characteristics, based on location and condition.  
Written through Tower Hill Specialty.*



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