



AVATARINS.COM  
877-233-3238

## HO6 Quick Reference Guide

Property Coverages HO6		Eligible Risk HO6
Coverage A - Dwelling	Minimum 25,000 Maximum 100,000*	Age of Roof  <b>Tile and Metal Roofs:</b> Will accept up to 25 yrs, should be in good condition with no evidence of leaks or damages.
Coverage C - Personal Property	Minimum 25,000 Maximum 250,000	Architectural Shingle Roofs: Will accept up to 20 years, requires underwriting approval.
Coverage D	20%	<b>Shingle Roofs:</b> will accept up to 15 years old, must be in a good condition. (no roof certifications allowed)
Coverage E - Liability Coverage	\$100,000 Limit	Attach Homes Must have a visible firewall: SurchARGE as Townhome, Villas, etc.
Coverage F - Medical Payments	\$1,000 Included \$5,000 Limit Available	Animal Liability All animal liability is excluded. No restriction on breeds of dogs, as liability coverage is excluded. Dog liability is available by endorsement for breeds other than Akita's, American Bull Dogs, Beauceron's, Caucasian Mountain Dogs, Chow Chow, Doberman Pinschers, German Shepherd's, Great Danes, Keeshonds, Pit Bulls, Staffordshire Terriers, Presa Canario's, Rottweiler's or any mix thereof or any dog with a bite history.
*Unit Owners Special Coverage Included		Electrical, Plumbing, and Known Defects No Hazardous conditions or known defects accepted (such as Chinese drywall, aluminium wiring, polybutylene or galvanized plumbing). Unacceptable Electrical panels include Federated Pacific, Stab-Lok, Sylvania or Zinsco/GTE. Submit non-bound with inspections. New purchases required the full home inspection
Hurricane Deductibles HO6		Lapses Up to 30 days.
2%, 5%, and 10% (As a Percentage of Coverage A/C+U, Some Restrictions Apply)		New Purchase Prior to Inception Treated the same as lapses
All Other Perils - \$1,000		New Purchases of Foreclosed and or Vacant Properties Submit non-bound with full home inspection. Risks are by UW mgr exception only. Prior address required.
Endorsements		Prior Insurance Prior Insurance proof required for all lapses.
Business Use, Incidental		Prior Losses Max. 1 Prior Loss, no Prior Liability or Sinkhole. Submit Non-Bound with Full Details on loss, no Open Claims, no Undisclosed Claims.
Golf Cart		Seasonal / Secondary Yes, with surcharge.
Identity Theft or Identity Fraud Expense Coverage		Ineligible Risks HO6
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property		Frame Not Eligible
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability		Multiple Dwelling on property Not Eligible
Windstorm or Hail Exclusion		Prior Non-Renewal or Cancel Not Eligible
Ordinance or Law (as a percentage of Coverage A/U)		Saddle Animals Not Eligible
Screen Enclosure Coverage		Home Day Care, Adult Care Not Eligible
Scheduled Personal Property		Animal Liability Not Covered and N/A
Water Backup of Sewers and Drains or Sump Overflow		Earthquake Coverage Not Covered
Loss Assessment		Incidental Occupancy Not covered
Other Coverages or Special Limits HO6		Sinkhole Not covered
Notes HO6		
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value. Replacement cost coverage available	



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Claims		Payment Options	
<b>Loss Reporting and Repair Limitations</b>			
Permanent repairs made without company authorization.	Not covered. <b>Exceptions:</b> For Reasonable Emergency Measures (see below); or for permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	Are payment plans available, other than full-pay?	Yes. Quarterly or semi-annual
Dry Outs	Complimentary.	What down payment percentage is required for each?	40% for quarterly 60% percent for semi-annual
<b>Water Loss Limitations</b>		Is premium finance available/acceptable?	No
Is water damage coverage limited based on the age of dwelling?	Yes, homes over 40-years old have \$10,000 Limit	Payment Methods	
Is there a complete water damage exclusion?	No	<b>Online or by Phone:</b> Visa & Mastercard <b>Mail in Check:</b> No additional fees charged for any payment method, only standard installment fees apply.	
If water damage is excluded, is a buy-back offered?	N/A		
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	No special limit		
<b>Roof Loss Settlement Limitations</b>			
Actual Cash Value Loss Settlement due to age of roof?	No	55+	Available when the Named Insured or their residence spouse is 55 or older. Requires DOB.
Actual Cash Value Roof Loss Settlement due to roof type?	No	Claim Free- Past 3 years	Available
<b>Claims Handling</b>		Alarms	Available, must be central station monitored.
Preferred Contractor (managed repair) – optional	N/A	Gated Community	Available, most be key-pad entry or manned at every gate. Private gates on the insured property do not qualify.
Preferred Contractor (managed repair) – mandatory	Yes	Wind Mts	Available, homes built prior to 2002 require a Wind Mit Inspection with digital photos of all attributes.
How is Additional Living Expense paid/administered?	As incurred per policy limit	Hip roof shape	Applies when non-hip shape is less than 10% of the total roof perimeter.
<b>Claims Availability</b>		New Home	Available for dwellings less than 10-years old.
24/7 / 365	Avatar's Claims Teams are always available!	<b>Contact Us</b>	
<b>Reasonable Emergency Measures Limit</b>			
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	<b>877-233-3238 AVATARINS.COM</b>	

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