



Family Dwellings (Max. 4 families), Rental units (Max. 8), Seasonal Dwellings, Tenant Occupied Mobile Homes

TARGET COVERAGES AND LIMITS

COVERAGE	LIMITS	DEDUCTIBLE	FORMS/ENDORSEMENTS
Dwelling Fire	\$300,000	\$1,000	AAIS (1.0)
Premises Liability	\$1,000,000	N/A	GL 600

GUIDELINES

- ♥ Risks must be occupied year round for Broad or Special Cause of Loss perils
- ♥ Risks must be well maintained
- ♥ Dwelling Fire program allows for family owned (2 individuals) Limited Liability Corporations
- ♥ Risks owning more than 8 total rental units must be insured on Commercial Package Policy

INELIGIBLE EXPOSURES

- ♥ Risks with subsidized housing or below average condition
- ♥ Risks with trampolines or dogs having vicious propensities (property only available)
- ♥ Contracting risks or Real Estate Developers purchasing on a speculative basis or homebuilders or developers renovating and selling properties

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