

Massachusetts Homeowners Quick Reference Guide for New Business and Endorsements



ELIGIBILITY RULES

American Commerce Insurance Company (ACIC) and Commerce Insurance Company (CIC)

- HO-3, 4, 5, 6
- Electrical, plumbing and heating updated within 35 years. Roofs updated within 25 years.
- 100% ITV
- Primary/Secondary/Seasonal
- HO-3 / HO-5, Coverage A: \$125,000 - \$2,500,000
- HO-4, Coverage C: \$20,000 - \$200,000
- HO-6, Coverage A: \$5,000 - \$500,000
- HO-6, Coverage C: \$20,000 - \$200,000
- P/L Premises Liab (HO-3,4,5,6): \$100,000 - \$1,000,000
- Protection Classes ACIC & CIC: 1-8 & 1Y-8Y (PPC 1X-8X, 8B & 09 - refer to Program Eligibility section of Manual.)

Citation Insurance Company (CIT) and MAPFRE Insurance Company (MIC)

- HO-3, 4, 5, 6
- Electrical, plumbing and heating updated w/i 35 years. Roofs updated within 25 years.
- 100% ITV
- Primary Residence* (See reverse side)
- HO-3 / HO-5, Coverage A: \$125,000 - \$2,500,000
- HO-4, Coverage C: \$30,000 - \$200,000
- HO-6, Coverage A: \$5,000 - \$500,000
- HO-6, Coverage C: \$35,000 - \$200,000
- P/L Premises Liab (HO-3,4,5,6): \$300,000 - \$1,000,000
- Protection Classes CIT: 1-8 & 1Y-8Y (PPC 1X-8X, 8B & 09 - refer to Program Eligibility section of Manual.)
- Protection Classes MIC: 1-8

Homes with Coverage A Values of \$1 Million or more must have Central Station Burglar, Fire and Low Temperature (Freeze)/Moisture Alarm with customer call-out capacity.

Secondary/Seasonal Homes must be equipped with a Low Temperature (Freeze)/Moisture Alarm.

Risks located in remote areas (including PC 1X-8X and 9) with Coverage A in excess of \$750,000 must be equipped with an active Burglar, Central Station Fire, and Low Temperature (Freeze)/Moisture Alarm.

REQUIRED FORMS FOR NEW BUSINESS AND/OR ENDORSEMENT SUBMISSIONS

Scheduled Personal Property Appraisal (required when an item's value is \$10,000 or more)

REQUIREMENTS FOR COMMON ENDORSEMENTS

Additional Insured HO-0441	Name and address
Additional Residence - Owner Occupied ADD RES	Location address and number of families
Additional Residence Rented HO-2470	Location address and number of families
Homeowners 5 Comprehensive Form - HO 00 05 05 11	Provides for a larger Account Discount under the Auto
Other Structures - Increased Limits HO-0448	Limit and type of structure
Unit Owners Coverage A – Special Coverage HO-1732	Broadens Section I Perils Insured Against
Unit Owners Rental to Others HO-1733	Verify if an annual lease is utilized

COMPANY CREDITS AND ENDORSEMENTS

Is the insured eligible for the following credits or discounts? (Refer to online manual for details)

Account Credit (varies by form type): HO-3/5: 29.1% HO6: 34.7% HO4: 32.5%	Active auto policy # (if with CIC), or current dec
MAHA HomeSafe Discount (7.2%)	Named insured/spouse completed HomeSafe Program
Mature Homeowner Credit (5.7%)	Named insured or spouse age 55
Protective Device Discount (up to 11.1%)	Protective devices are present on the insured premises
Windstorm Mitigation Discount (up to 7.2%)	Windstorm mitigating features incorporated into the dwelling

Have you considered the following company endorsements? (Refer to online manual for details)

Advantage – CIC-964	Extended Replacement Cost – CIC-2040
Advantage Elite Extended – CIC-2226	Personal Property Replacement Cost – HO4090
Personal Umbrella Liability – HU-300MA	Valuable Possession Coverage – H0485CW
Commerce Watercraft Endorsement – CIC-918	Identity Fraud Expense – HO455CW

MASSACHUSETTS HOMEOWNER NEW BUSINESS UNDERWRITING GUIDELINES

Guidelines (Loss Experience)	ACIC	CIC	CIT	MIC
Loss History	No liability loss or more than 1 loss of any type within the previous 3 years, or more than 2 losses of any type within the previous 5 years.			No prior losses in previous 5 years.
Prior Ice Dam Losses	Any risk with an Ice Dam claim in the last 3 years must have completed appropriate mitigation efforts to prevent or reduce chance of future similar loss. Proof is required.		Ineligible	
Loss Activity	Underwriting approval required for new business with: - A prior loss greater than \$25,000. - 2 losses in the last 5 years. In addition, any new submission with loss activity in the past 3 years will be reviewed by the underwriter after issue, to assure that there are no additional issues associated with that loss.			Prior losses in the previous 5 years are ineligible.



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HOMEOWNERS NEW BUSINESS UNDERWRITING GUIDELINES - MA

	ACIC	CIC	CIT	MIC
General Eligibility				
Dwellings with residents who smoke	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Named insured other than individual(s)	Unacceptable	Unacceptable	Unacceptable	Unacceptable
"Pride of Ownership" evident	Acceptable	Acceptable	Acceptable	Acceptable
Dwelling				
Number of families	1-2	1-2	1-2	1
Coastal exposure (see Ineligible Homeowner Risks under New Business Underwriting Guidelines tab.)	Acceptable	Acceptable	Acceptable	Acceptable
Coverage A at 100% replacement cost	Acceptable	Acceptable	Acceptable	Acceptable
Dwellings under construction	Acceptable	Acceptable	Acceptable	Acceptable
Earth homes or homes of "unusual construction"	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Extended Replacement Cost - Coverage A, homes built 1925 or later	Acceptable	Acceptable	Acceptable	Acceptable
Flat Roof (Refer to Program Eligibility section of manual.)	Acceptable	Acceptable	Unacceptable	Unacceptable
Homes with fuses, aluminum wiring, or knob and tube wiring	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Homes without central heat	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Mobile homes, boat houses, dwellings over water	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Seasonal or secondary residence (must have Low Temperature alarm)	Acceptable	Acceptable	Unacceptable	Unacceptable
Unrepaired prior damage	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Vacant or For Sale	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Fire Protection				
Protection Class 1-8	Acceptable	Acceptable	Acceptable	Acceptable
Protection Class 1X-8X, 1Y-8Y, 8B, 09 (Refer to Program Eligibility section of manual.)	Acceptable	Acceptable	Unacceptable	Unacceptable
Protection Class 10	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Prior Carrier				
Declined, cancelled, or non-renewed in the previous 3 years	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Prior FAIR Plan Business <i>Risk must be loss free for past 5 years. Please include the reason the risk was originally placed in FAIR Plan</i>	Acceptable	Acceptable	Acceptable	Acceptable
Liability				
Animal exposures that present a potential liability hazard (See Ineligible Dog Breeds.)	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Business on premises (Please refer to your Agents Guide for a list of Eligible Classes)	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Ownership of ATV's, snowmobiles, dirt bikes, dune buggies, etc.	Contact your Personal Lines Underwriter before binding			
Trampoline with no safety netting	Unacceptable	Unacceptable	Unacceptable	Unacceptable
Unfenced in-ground swimming pools	Unacceptable	Unacceptable	Unacceptable	Unacceptable

