



## DWELLING FIRE PROGRAM

### *Coverages & Options*

We will consider risks with the following characteristics, based on location and condition.

Guidelines	DP1 Program		DP3 Program	
<i>Age of home</i>	No restrictions		80 years of age and newer; unless renovated with updated electrical, plumbing & roof is 20yrs. or newer	
<i>Home value</i>	Up to \$500K	Up to \$1M for vacant homes	Up to \$500K for rental	Up to \$1M for seasonal and vacant homes
<i>Occupancy type</i>	Owner-occupied; seasonal; rental; not a residence; vacant		Rental; seasonal; vacant	
<i>Coverage</i>	Named perils		Comprehensive; water included	
<i>Liability</i>	Comprehensive personal or premises up to \$500K		Comprehensive personal or premises up to \$500K	
<i>Fire PC</i>	Any protection class (incl. 9 & 10)		Any protection class (incl. 9 & 10)	
<i>Prior claims</i>	Multiple claims acceptable up to three		Multiple claims acceptable up to two	
<i>Loss settlement</i>	Actual cash value (ACV)		Replacement cost for home and other structures; ACV for contents with replacement cost optional	



Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of Tower Hill Insurance Group. (Rev 1/2019)

**Submissions can be sent to [PersonalLines@chris-leef.com](mailto:PersonalLines@chris-leef.com)**  
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