



**Tower Hill**  
Specialty



## HOMEOWNERS PROGRAM

### *Coverages & Options*

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

Guidelines	HO3 Program
<i>Age of home</i>	80 years of age and newer unless renovated with electrical, plumbing & roof (20 yrs)
<i>Home value</i>	Minimum \$150K / maximum \$500K
<i>Occupancy type</i>	Owner-occupied and seasonal; occasional rental coverage available
<i>Coverage</i>	Comprehensive
<i>Liability</i>	Comprehensive personal up to \$500K
<i>Fire PC</i>	Any protection class (incl. 9 & 10)
<i>Prior claims</i>	Multiple claims acceptable, up to three claims in the past 3 years
<i>Loss settlement</i>	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)**  
[www.chris-leef.com](http://www.chris-leef.com) | [info@chris-leef.com](mailto:info@chris-leef.com) | 913-631-1232