

Harleysville wishes to maintain a stable, long-term relationship with both you and your property insurance customer. We feel that certain characteristics provide the greatest opportunity for just such a relationship and offer them as a guide for the business you place with us. For the purpose of these guidelines a risk is considered supported when the named insured's primary residence is written in the Harleysville Group.

Contact your underwriter on risks outside these guidelines.

Maximum Locations/Units Owned by the Named Insured	Up to 4 dwellings with a maximum of 6 units (number of families) total in any combination are eligible per named insured. No single dwelling can have more than 4 units.						
Ownership	Dwelling must be owned solely by individuals. Dwellings owned by individual proprietorships, partnerships, corporations or LLC are not acceptable.						
Replacement Cost Coverage / Functional Replacement	For DP-2 and DP-3, Coverage A must be written at 100% of the replacement cost determined by using the MSB/RCT square foot estimator. Dwellings built prior to 1940 must use MSB/RCT pre-1940 settings unless Functional Replacement Cost Endorsement is purchased. If the policy is endorsed with Functional Replacement Cost, use standard settings for dwellings built prior to 1940. Prior approval needed when replacement cost exceeds market value by more than 50%.						
Binding Authority Coverage A	<table border="0"> <tr> <td>With Supporting Business</td> <td>All Others</td> </tr> <tr> <td>Minimum: \$75,000</td> <td>Minimum: \$75,000</td> </tr> <tr> <td>Maximum: \$500,000</td> <td>Maximum: \$250,000</td> </tr> </table>	With Supporting Business	All Others	Minimum: \$75,000	Minimum: \$75,000	Maximum: \$500,000	Maximum: \$250,000
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Binding Authority Coverage C	Maximum: \$100,000						
Coastal	Ineligible: Dwellings within 2 miles of salt water, less than 15 feet above or within 1,500 feet from high tide or other coastal water source.						
Deductibles	<p>All-peril deductible:</p> <p>Minimum \$500 – Coverage A up to \$250,000 or Coverage C up to \$100,000</p> <p>Minimum \$1,000 – All other</p> <p>Unsupported business: Minimum: \$1,0000</p> <p>Windstorm / hail deductible(s): A 2% Windstorm or Hail deductible is required if the dwelling is east of Route 113. Higher deductible available.</p>						
Prior Insurance	Prior insurance required if a need for prior insurance existed. Prior cancellation or nonrenewal in past 3 years or any lapse in coverage prior to effective date is not acceptable.						
Protective Devices	Operational smoke alarms required. Central Station Fire and Burglar Alarms required on single-family dwellings with Coverage A over \$500,000.						
Occupancy	1 – 4 family No daily or weekly rentals. No more than 4 tenants in the last 36 months. Townhouse, Row house not eligible without fire walls						
Dwelling Under Construction	Available to existing primary homeowner clients only. Dwelling must be completed by renewal date, built by a contractor, and not on a spare time basis or built on speculation. The policy must be issued in the name of the intended owner, and the insured must not be acting as the general contractor.						
Maintenance / Updating	<table border="0"> <tr> <td>Roof</td> <td>Roof replaced in last 20 years unless slate, tile or 30 year shingles. 30 year shingles; must be less than 30 years old. Flat roof – refer to Underwriter. May be eligible for DP-1 or DP-2 only</td> </tr> <tr> <td>Plumbing</td> <td>Dwellings over 50 years old must have all copper or PVC plumbing.</td> </tr> <tr> <td>Electricity</td> <td>Dwellings must have circuit breakers with a minimum of 100 amp service and meet local building code.</td> </tr> </table>	Roof	Roof replaced in last 20 years unless slate, tile or 30 year shingles. 30 year shingles; must be less than 30 years old. Flat roof – refer to Underwriter. May be eligible for DP-1 or DP-2 only	Plumbing	Dwellings over 50 years old must have all copper or PVC plumbing.	Electricity	Dwellings must have circuit breakers with a minimum of 100 amp service and meet local building code.
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Loss History	Supported: One paid loss in 3 years, plus 1 weather-related loss. Water loss must be minor and no mold potential. Please contact your underwriter for prior approval on all theft losses. No liability losses permitted. Unsupported: 1 weather related loss. Loss must be minor with no mold potential.		
Inspection by Agent	All risks must be inspected by the agent and adjacent properties evaluated.		
Tenants' Insurance Coverage	Property leases must require tenants to carry their own tenant liability policy.		
Protection Class	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">With Supporting Business 1 - 9</td> <td style="width: 50%; text-align: center;">All Other 1 - 8</td> </tr> </table>	With Supporting Business 1 - 9	All Other 1 - 8
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Supplemental Heating	Dwelling must have a central heating system. No freestanding Wood/Coal/Pellet stoves or fireplace inserts.		

INELIGIBLE EXPOSURES

Construction

- log home
- asbestos siding
- copper roofing
- balloon construction (eligible if fire stops have been installed)
- synthetic stucco (eligible if built in 2000 or subsequent years)
- converted from other occupancies such as stores, barns, mills, etc.
- mobile homes including contents in mobile homes
- of unique and/or unusual design such as underground, geodesic or in-ground homes
- with flat roofs— may be eligible for DP 1 or DP 2
- with open foundations

Occupancy

- vacant or unoccupied
- under rehab or renovation
- daycare operations
- tenant-occupied dwellings built prior to 1945 on DP 00 03
- seasonal rental, unless occupied in part by owner
- boarding or rooming houses
- fraternities, sororities or other student group residences
- homes for the aged
- halfway or group homes
- owned by governments; governmental, social or similar organizations

Exposure

- jointly-owned by more than 2 named insureds
- with three or more mortgagees
- owner-occupied dwelling located more than 400 miles from named insured's primary residence
- tenant-occupied dwelling located more than 50 miles from named insured's primary residence
- located in inaccessible areas
- within 100 feet of commercial exposures
- trampolines
- animals with bite history
- skate board ramps
- unfenced pools
- underground storage tanks unless rendered inoperable and proof of satisfactory closure and fill is provided (propane permitted)
- theft coverage over \$5,000 for contents on tenant-occupied dwellings
- liability for business pursuits, watercraft, snowmobiles or incidental motorized land conveyances
- any unusual or potentially hazardous condition that may increase exposure to loss

PROHIBITED DOG LIST

- | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> ▪ Akita ▪ American Pit Bull Terrier ▪ American Staffordshire Terrier ▪ Bull Mastiff or Mastiff ▪ Chow | <ul style="list-style-type: none"> Doberman Pinscher ▪ German Shepherd ▪ Husky (all varieties) ▪ Pit Bull Terrier ▪ Presa Canario ▪ Rottweiler | <ul style="list-style-type: none"> ▪ Staffordshire Bull Terrier ▪ Wolf Dog ▪ Exotic or wild animals as pets are not acceptable |
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Earthquake Binding Authority:

The binding authority for all Harleysville agents is **automatically suspended for 5 days following an earthquake of 4.0 or greater** on the Richter scale. No new dwelling policies (all forms) may be bound during this time, whether earthquake coverage is included or not, and no endorsements adding earthquake coverage or increasing property coverage limits may be bound. Property in all counties where earthquake damage occurred as well as that in immediately adjacent counties is subject to this moratorium. Any aftershock of 3.0 or greater will automatically extend this moratorium for an additional 5 days.

Hurricane, Tornado or other natural disaster Binding Authority:

The binding authority for all Harleysville agents is automatically suspended during any period of time an area is subject to a hurricane or tornado, etc watch or warning issued by the National Weather Service. New coverage or increases in existing coverage may not be bound during this time, until said watch or warning has been lifted and post storm condition of the property to be insured has been assessed. In no instance is the binding authority restriction to exceed 24 hours following the removal of the watch or warning for the area.