



## Dwelling (DP-1) Insurance

Provide customers with a flexible solution that offers essential coverage in almost any circumstance.

Not every home needs, or is eligible for, the full coverage of a homeowners policy. Often referred to as a dwelling or fire insurance policy, the DP-1 program provides the flexibility to offer essential coverage for homes that are any age, any occupancy, fair or better condition, even up to four-family construction. Liability protection and many other coverages can be added as options.

### Home eligibility

- All occupancy types – rental, seasonal, vacant, owner
- No restriction on the home's age
- Fair or better condition
- Standalone, non-residential structures
- Up to four-family construction

### Coverage highlights

- **Named peril protection** – The policy covers those causes of loss listed by name in the policy documents (fire, lightning, wind, hail, explosion, and others). It covers the essentials, but not everything.
- **Actual cash value settlement** – Losses are settled for the actual cash value (ACV), which takes depreciation into account. In many states we offer an upgrade to full repair cost coverage.
- **Vacant homes eligible** – We offer policy terms of three, six or twelve months for a vacant home going through a renovation, between tenants, or being held for sale.
- **Standalone structures** – Structures such as a pole barn, boat house, or gazebo can be written using the DP-1 seasonal program.

# Dwelling (DP-1) Policy Highlights

<p><b>Included Coverage</b></p>	<p><b>Loss of rent</b> – Lost rental income is reimbursed if a covered peril causes sufficient damage that the tenant needs to move out and is no longer paying rent.</p> <p><b>Additional coverage</b> –</p> <ul style="list-style-type: none"> <li>• Reasonable expenses for emergency repairs such as covering a roof after a storm</li> <li>• Other structures on the property</li> <li>• Debris removal</li> <li>• Fire department service charge</li> </ul>
<p><b>Optional Coverage</b></p>	<p><b>Short-term rental permission</b> – Rental terms less than three months, which are common in resort areas, can be accepted.</p> <p><b>Occasional rental</b> – With this option a seasonal home can be rented to others for a short period of time when not in use.</p> <p><b>Short-term vacancy permission</b> – A property between renters or undergoing renovations will be vacant for a few weeks or months. Adding the vacancy permission coverage keeps the property protected without the hassles of rewriting the policy.</p> <p><b>Premises liability</b> – Add protection for an injury occurring to someone while on the premises. The option does not cover a tenant's actions.</p> <p><b>Personal property</b> – Add coverage for items such as furnishings, appliances, linens and the like, owned by the landlord and kept in the rental property, or owned by the seasonal home owner.</p> <p><b>Vandalism</b> – Physical damage or defacement of the home is covered.</p> <p><b>Limited burglary</b> – If a forced entry leaves signs of visible damage (for example a broken window or jimmed door) we will cover the theft of personal items or permanently attached items such as a heat pump or even copper piping.</p> <p><b>Breakdown protection</b> – Widen the policy's scope to include the repair or replacement of major appliances, HVAC and electronics due to mechanical or electrical failure.</p> <p><b>Identity theft recovery</b> – Identity theft can result in real harm being done to a person's credit report. This special option provides professional assistance and up to \$15,000 in expense reimbursement.</p>
<p><b>Payment Options</b></p>	<p><b>EZPay</b> – Pay through automated monthly installments via credit card or bank account.</p> <p><b>4-Pay</b> – Pay a quarter up-front with an installment due every 60 days.</p> <p><b>Full Pay</b> – Pay when coverage begins or on renewal.</p>

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