



Personal Lines Underwriting Residential Pre-Qualification Questions

				ELIGIBLE PROGRAM*						
	Primary Question	Secondary Questions	Customer Response	DP-3	DP-3 Vacancy Permission**	HO-10	HO-10 Enhanced Coverage	DP-1	DP-1 Vacancy Permission**	DP-1 Vacant
Occupancy***	Is the dwelling currently vacant, as of today?	If yes, will the home be occupied within 30 days? Is the home currently in "move in" condition?	Currently vacant, but is a new purchase or between tenants, and will be occupied within 30 days, and is in move-in condition.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
			Currently vacant, and will remain vacant for more than 30 days. Dwelling is in move-in condition.	No	Yes	No	No	No	Yes	Yes
			Currently vacant, and will remain vacant for more than 30 days. Dwelling is under renovation.	No	No	No	No	No	Yes	Yes
Roofs	Does the roof have any lifting, curling, or missing shingles?	If yes, are there more than a few shingles affected?	Above average condition with no wear to the shingles.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
			Minor condition issues, such as some granular loss, a few lifting or curling shingles.	No	No	Yes	No	Yes	Yes	Yes
			Excessive wear, including major issues with crumbling/deteriorating, lifting and/or curling shingles, less than 5 years remaining life, but no holes in roof.	No	No	No	No	No	Yes, if home is under active renovation and roof will be replaced shortly	Yes, if home is under active renovation and roof will be replaced shortly
Siding	Does the siding have any peeling paint, missing sections, holes, or damage?	If yes, are there more than a few areas affected?	Above average condition with no wear to the siding.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
			Minor condition issues, such as few areas of peeling paint or dry rot.	No	No	Yes	No	Yes	Yes	Yes
			Excessive wear, including major issues with missing sections, deteriorating, multiple or large holes, etc.	No	No	No	No	No	Yes, if home is under active renovation and siding will be replaced shortly	Yes, if home is under active renovation and siding will be replaced shortly

*Other factors may impact the eligibility of risks.

**The Vacancy Permission Endorsement may not be available in all states.

***Seasonal homes are expected to be occupied intermittently or on a non-continuous basis.