



# Questions To Ask Before You Quote Dwelling

Avoid cancellations and pair the right dwelling program with the right property — right from the start.

## Know What To Ask:

Age and condition of the roof?

Condition of home?

Age of home?

Occupancy?

### DP-1

- Named peril
- Value typically up to \$500K
- Actual cash value

Any age; structurally sound

Fair or better  
• Minor cosmetic flaws OK  
• No broken or boarded-up windows  
• No junk laying about

Any age; if structurally sound

Single or multi-family up to 4 units  
• Full-time  
• Seasonal  
• Rental  
• Vacant

Complete the coverage with these optional endorsements:

- Liability
- Personal property
- Burglary
- Vandalism
- Vacancy permission
- ID theft
- Equipment/appliance breakdown

### DP-3

- Open peril
- Value typically \$75K to \$1M
- Replacement cost

<20 years old, good condition

Above average or better  
• Shows pride of ownership  
• Regular upkeep

<80 years old

Single or multi-family up to 4 units  
• Seasonal  
• Rental

- Liability
- Personal property
- Burglary
- Vacancy permission
- ID theft
- Equipment/appliance breakdown

## Start your quote on modernLINK®

Need help qualifying a risk or working with modernLINK?  
Call us at 800-543-2644.



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