



Company Highlights

- Demotech **"A"** Exceptional Rating
- 16th Largest HO Carrier in the Nation
- 21st Fastest Growing Company in the Nation
 - Fortune 100
- Admitted and writing in **18** states
 - AL, DE, FL, GA, HI, IL, IN, MA, MD, MI, MN, NC, NH, NJ, NY, PA, SC, VA
- Approved in **2** additional states
 - IA, WI
- **Largest** HO Carrier in Florida
- Providing the Protection You Deserve since 1997

Policy Highlights

- HO3, HO4, HO6, HO8, DP1, DP2 & DP3
- NO Credit Check or Insurance Scoring
- NO Prior Insurance Required
- Secondary / Seasonal Residences - **Acceptable**
 - No primary required to quote or bind
- Entity Owned Property - **Acceptable**
 - Refer to Binding Guidelines for details
- Log Homes - **Acceptable** (PC 1-8 only)
- Limited Prior Losses - **Acceptable**
 - Including weather related
- Coastal Risks with Wind - **Acceptable**
- No Consent to Rate

Available Discounts

- Age of Home (15 years & newer)
- Protective Devices

Available Endorsements

- Increase Coverage 'A' 25% (HO3 only)
- Functional Replacement Cost (HO3 only)
- Water Back-Up
- Trust Endorsement
- Personal Liability up to \$300k
- Refrigerated Property
- Windstorm or Hail Exclusion
- Personal Injury
- Personal Property

* Please refer to Binding Guidelines for complete details.

"Get the Protection You Deserve!"