

Homeowners Insurance Program

Comprehensive Homeowners Insurance Product

We are pleased to introduce a new Homeowners Insurance Program for Allstate agents.



Carrier Information:

Fidelity & Deposit Company of Maryland

A subsidiary of Zurich Financial Services, Ltd

A.M. Best Rated: **A+ XV** - Admitted

Program Highlights:

Property Limits up to **\$1,000,000**

Liability Limits up to **\$500,000**

Homes more than **2,000** feet to the **shoreline** are **eligible**

No **Credit** Report Required Easy to Use Quick Quote and Binding System

Payment plans options: **Full Pay 2, 3, 4, 6, and 9** installments

Available **Credits** include: **Dead Bolts, Smoke Detectors, Fire Extinguishers, and Central Station Burglar & Fire Alarm****

****At time of issuance, proof will be required for all Central Station credits**

Eligible Counties

Westchester County

Suffolk County

Nassau County

Manhattan

Brooklyn (Kings County)

Staten Island (Richmond County)

Queens

Bronx

Eligible Risks (New York Only)

- Homes HO-3
- Primary and Secondary Residence
- Prior insurance is required. Must document a minimum of **one (1) year continuous prior homeowner insurance; this must be for the year immediately prior to the date on the application.**
- Dwelling must be a single family or 2 family duplex with one owner-occupied unit
- Homes must be built after 1920
- Homes built prior to 1950 must have updated electric and plumbing systems
- Roof guidelines
 - ****Roof must be in at least good condition**
 - Ineligible: less than 5 yr expected remaining life.
 - Ineligible: composition or asphalt installed over wood shake or wind shingles
 - ****Special roofing materials may, with underwriting manager approval and inspection, be considered acceptable even though the roof is over 15 yrs old, i.e. 50 year architectural shingles**
- Square foot area, excluding basements, must be 3200 square feet or less
- No coal, wood, or corn stove without a permit (copy of permit required)
- Pools must be fenced in - minimum height of fence: 6' and must include self locking/latching gate
- Minimum distance from salt water 2,000 feet
- Min 5% wind deductible in Suffolk and Nassau Counties. Min 2% wind deductible in Bronx, New York, Kings, Queens, and Richmond
- Scheduled Items available. Maximum limit of \$25,000 per category. Blanket Items unavailable.
- Firearms: Maximum of 2 permitted. Omission on the application, can subject an Allstate office to exclusion from this program.

Getting Started

Step 1

Sign and return the **Producer's Agreement**

Provide Sterling with a copy of your **E&O Certificate, P&C License, and Broker's License**

Step 2

Sterling will provide you with a username and password.

Step 3

Log On at www.Sterlingrisk.com/homeowners.aspx



Contact Information:

Phone Number: **877-216-8019**

Fax Number: **888-290-0302**

E-mail Address:

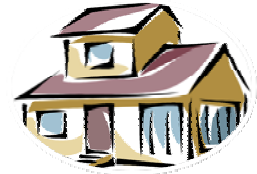
homeowners@sterlingrisk.com

Ineligible Characteristics (New York Only)



GENERAL INELIGIBLE CHARACTERISTICS:

- Homes with more than 2 mortgages
- Dwellings on islands with no fire protection, in isolated areas not accessible by road year round, or in declared brush or forest fire areas
- Historic homes
- Properties in foreclosure
- Properties with brush exposure
- Pools with diving boards are ineligible



OCCUPANCY/OWNERSHIP INELIGIBLE CHARACTERISTICS:

- Vacant or unoccupied residences except for secondary homes in New York
- Dwelling occupied as rooming houses, fraternities, sororities, student housing or other similar occupancies
- Dwellings title in the name of a corporation, lending institution, or mortgage company, or properties which have been foreclosed by a loss payee, even if the title does not yet indicate the change in ownership

HOUSKEEPING/MAINTENANCE INELIGIBLE CHARACTERISTICS:

- Dwellings with inadequate, obsolete or unrepaired roofs, heating, electrical, or plumbing systems
- Dwellings condemned due to condition, urban renewal, highway construction, or other similar reasons

PLUMBING, HEATING, & ELECTRICAL SYSTEMS INELIGIBLE CHARACTERISTICS:

- Homemade or kit auxiliary heating device or kerosene space heater
- Manufactured heating device or fireplace insert not installed to local building code or manufacturer's specifications
- Gas space heaters attached by wall mounting or gas lines as the primary heating system UNLESS the heater is: UL approved, Meets local building codes, Approved by the local building inspector or is Commercially installed, and thermostatically controlled
- Fireplace or portable heating device used as the only or primary source of heat. A portable heating device is defined as one that is not permanently secured to a wall or floor and connected to a gas line.
- Properties with an underground fuel or oil tank-**Filing Pending Pollution Exclusion**
- Heating systems that are not thermostatically controlled (space heaters and kerosene heaters may not be used as primary heating system)
- Electrical system without circuit breakers or circuit breakers with electrical service of 60 amps or less

DWELLINGS UNDER CONSTRUCTION:

Any dwellings that are under construction or undergoing major renovation (e.g. new addition or additional story) are ineligible if:

- Will not be fully enclosed &/or occupied within 90 days, Not being constructed by a licensed contractor, and
- Not insured for replacement cost value, or the replacement cost value does not reflect the new addition

INELIGIBLE LIABILITY CHARACTERISTICS:

- Dwellings with more than incidental business conducted on the premises
- Dwellings with underground liquid fuel tanks
- Properties with farm exposures where any or all of the following apply:
 - Applicant earns over \$5,000 per year from farming, Applicant farms over 10 acres
 - Applicant employs full or part-time workers, Applicant rents/leases his land to others
 - Applicant owns livestock, Applicant keeps livestock belonging to others on the premises