

Personal Lines Idaho

Homeowners (HO3)

- Admitted & Non-Admitted
- Protection Class 1-10
- Primary & Secondary
- Builder's Risk/COC
- Homes with Losses
- Older Homes
- Log Homes (Hand Hewn or Factory Milled)
- Post & Pier/Open Foundation (non-admitted)
- In Home Businesses (Retail or Service based)
- Home Day Cares (max of 5 children)

Homeowners (HO4, HO6, HO8)

- Non-Admitted
- Primary, Secondary, Tenant
- Tenant Homeowners
- In Home Business (Retail or Service based)

Dwelling Fire (DP1, DP3)

- Admitted & Non-Admitted
- Protection Class 1-10
- Primary, Secondary, Tenant, Seasonal/Vacation Rental
- Vacant (3,6, or 12 month terms)
- Builder's Risk/Renovations (3,6, or 12 month terms)
- Homes with Losses
- Older Homes

Watercraft & Personal Watercraft

- Watercraft
 - ✓ Overall Maximum Length – 32 ft
 - ✓ Inboard, Outboard, & Inboard/Outdrive boats (up to 65mph)
 - ✓ Bass Boats (up to 80mph)
 - ✓ Sailboats
 - ✓ Jet Boats (greater than 16ft)
 - ✓ Windsurfer, Kayaks, Rowboats, Canoes & all manual watercraft
- Personal Watercraft
 - ✓ Jet Ski's & Wave Runners
 - ✓ Maximum Length – 16ft
 - ✓ Policies for Personal use only
 - ✓ Liability Only policies are acceptable

Travel Trailers

- Recreational Use or Stationary Residence:
 - ✓ Travel Trailers & Fifth Wheels
 - ✓ Camping Trailer
 - ✓ Truck Mounted

Manufactured/Mobile Home Programs

*Homeowners • Dwelling Fire • Mobile Homeowners • Travel Trailers • Watercraft
Builder's Risk • Renovations • Vacant • Mono Line Liability • Personal Umbrellas • Inland Marine*

*****All Products Are Available on a Direct Bill Basis*****

- **Preferred Program** (Primary Only)
(Mobile Home must be 15 years old or newer & Claim Free)
Package Program Includes:

- ✓ Comprehensive/Replacement Cost Coverage on Mobile Home & Other Structures (10%)
- ✓ Named Perils (ACV) Personal Property (50%)
- ✓ Comprehensive Personal Liability \$50,000
- ✓ Medical Payments \$500
- ✓ Loss of Use (10%)

Optional Coverages Available:

- ✓ Higher Liability Limits
- ✓ Increased Deductible for Credit
- ✓ Replacement Cost Personal Property
- ✓ Scheduled Personal Property
- ✓ Flood & Earthquake Coverage
- ✓ Natural Disaster Protection

- **Special Program** (Primary or Secondary/Seasonal)

Package Program Includes:

- ✓ Comprehensive Coverage (ACV) on Mobile Home & Adjacent Structures (10%)
- ✓ Named Perils (ACV) Personal Property (50%)
- ✓ Comprehensive Personal Liability \$50,000
- ✓ Medical Payments \$500
- ✓ Loss of Use (10%)

Optional Coverages Available:

- ✓ Full Repair Cost on Mobile Home
- ✓ Replacement Cost on Mobile Home (20 yrs & newer) & Personal Property
- ✓ Higher Liability Limits
- ✓ Increased Deductible for Credit
- ✓ Enhancement Coverage
- ✓ Natural Disaster Protection

- **All Purpose Program** (Rentals, Commercial)

- ✓ Comprehensive or Named Perils (ACV)
- ✓ Optional Flood & Earthquake Coverage
- ✓ Owner's Landlord's & Tenant's Liability

Additional Programs

- Personal & Excess Umbrellas
 - ✓ Available limits \$1-\$10 Million
- Mono-line Liability
 - ✓ Stand alone liability up to \$500,000
 - ✓ Minimum written premium \$300.00
- Inland Marine
 - ✓ Schedule jewelry, Furs, Silver, Fine Arts, Cameras, Stamps, Coins, Musical Instruments, Golfer's Equipment & Guns
- Residential Vacant Land Liability (up to \$500,000)