



Dwelling Program

The following topics pertain to the Wisconsin Insurance Plan Dwelling Property Program. This is a property coverage only program. The Plan uses the Insurance Services Office Basic Form - DP 00 01 with the Modified Loss Settlement Endorsement - DP 00 08. All policy forms and endorsements can be downloaded directly from our website.

ELIGIBLE

- A one to four family residence either owner or non-owner occupied. (Occupied means the residence has people eating and sleeping in at least 50% of the living units daily)
- Consider using this program if the Plan should decline a Homeowner program risk due to liability hazards
- Vacant or unoccupied residences undergoing active rehabilitation
- Seasonal dwellings or secondary homes
- Market value of around \$200,000 or less (Dwelling only - not including lot or other structures)
- Renter's personal property
- Condominium unit-owners including personal property
- Mobile Homes on a permanent foundation

INELGIBLE

- Active farms are not eligible for coverage

LIMITS

- We offer coverage on an Actual Cash Value basis - not Replacement Cost
- We suggest the Dwelling limit requested be the Market Value of the dwelling (not including land) plus an additional sum for Debris Removal / Site Restoration in the event of a total loss
- We suggest the limit requested for Personal Property be based on the actual cash value of the property
- For properties under rehabilitation, we suggest a limit which includes the cost of the rehab to the property
- Maximum limit on Dwelling: \$200,000
- Maximum limit on Personal Property: \$100,000
- Other Structures limit is 10% of the dwelling limit. This may be increased for additional premium
- 10% of the Dwelling limit for Fair Rental Value, not as an additional amount of insurance. Limit cannot be increased



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COVERAGES AND LOSS SETTLEMENT PROVISION

- Fire, lightning, and explosion
- Extended coverage (perils: wind, hail, explosion, riot, aircraft, vehicles, smoke). This must be requested and additional premium will be charged
- Vandalism and/or malicious mischief. This must be requested and additional premium will be charged
- On-Premises Personal Property Theft. This must be requested and additional premium will be charged. You must purchase Personal Property coverage at a limit equal to or greater than the limit requested for this endorsement (see below)
- Personal property losses are settled on an actual cash value basis
- Partial building losses are settled on the cost of repairs using common construction methods
- We do not offer replacement cost settlements for Personal Property or Dwelling coverages
- The policy provides no Liability or Medical Payments to Others coverages. (We do not offer these coverages in the Dwelling Property program)

ON-PREMISES PERSONAL PROPERTY THEFT COVERAGE ENDORSEMENT

This is an endorsement for Personal Property coverage. Therefore, Personal Property coverage must be purchased to receive this endorsement. You must purchase Personal Property coverage at a limit equal to or greater than the limit requested for this endorsement. We may decline the request for this endorsement if the customer has an active theft loss history.

- For an Owner-Occupied Residence, limits of \$1000, \$2000, \$3000, \$4000, and \$5000 are available
- For a Non-Owner-Occupied Residence, only limits of \$3000, \$4000, and \$5000 are available

DEDUCTIBLES

- A \$250 deductible is only available where the Dwelling limit requested is less than \$75,000
- We require a minimum \$500 deductible when the Dwelling limit reaches \$75,000
- We require a \$1000 deductible when the Dwelling limit reaches \$150,000
- We may require a higher deductible if the customer has an active claim history or if there are condition problems with the Dwelling

The statements above provide only a general, brief description of the coverages provided. Please review the policy for exact information on coverage, conditions, exclusions, and other policy provisions.