

# PRODUCT GUIDE



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Personal and Commercial Lines

New York

## PRODUCTS

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## PERSONAL LINES

### Standard Homeowners Products\*

#### Preferred Homeowners

To qualify for the Preferred Homeowners Product, a risk must have the following characteristics:

- Permanent and Primary Residence (Owner Occupied, 1 family).
- Dwelling and all systems must show **superior maintenance**:
  - No un-repaired conditions or any uncorrected fire or building code violations.
  - Roof must be replaced within the past 25 years (except tile roofs or similar “life time” roof materials).
  - Heating must be a central heating system or thermostatically controlled.
  - Electrical must have circuit breakers. Risk with knob and tube and aluminum wiring are ineligible.
- Log Homes are ineligible. See Standard HO.
- Wood stoves are acceptable if UL listed and meets NFPA211 guidelines.
  - Wood stoves cannot be the primary heating source.
  - Solid fuel stoves located in a garage or other structure are ineligible.
- \$100,000 minimum Coverage A.
- Minimum 90% Replacement Cost
- Includes:
  - ML-5 Special Form.
  - ML-150B Homeowners Plus \$5000 Water Damage included -option to buy up available.
  - ML-55 Replacement Cost Contents.

Risk characteristics that make the risk unacceptable for our Preferred Homeowners Product:

- On-premise business. Please contact Underwriting to discuss
- Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure.
- Swimming pool slides & unfenced in-ground pools.
- Vacancy.
- Space heaters.
- Coverage lapse.
- Multiple ownership, business entities.
- Named Insured can not be in the name of an LLC or corporation.

#### Standard Homeowners

To qualify for the Standard Homeowners Product, a risk must have the following characteristics:

- Permanent and Primary Residence (owner-occupied, 1 to 2 family).
- Replacement Cost Requirements:
  - 80% -100% RC Coverage A
- Condition of Dwelling:
  - Dwelling and all systems (plumbing, heating, electrical and roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.

- Roof must be replaced within the past 25 years (except tile roofs or similar “life time” roof materials).
- Heating must be a central heating system or thermostatically controlled.
- Electrical must have circuit breakers. Risk with knob and tube and aluminum wiring are ineligible.
- Actual Cash Value coverage is available.
- Log Homes are ineligible. Kit built log homes are eligible.
- Wood stoves are acceptable, as a secondary heat source, as long as it is UL listed and NFPA 211 Compliant.
  - Wood stoves cannot be the primary heating source.
  - Solid fuel burners located in a garage or other structure are ineligible.

Risk Characteristics that make the risk unacceptable for our Standard Homeowners Product:

- On-premise business – Please contact Underwriting to discuss.
- Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure. No more than 3 property losses totaling \$10,000 within 5 years – refer to UW for approval.
- Swimming pool slides & unfenced in-ground pools.
- Vacancy.
- Space heaters.
- Coverage lapse. Contact Underwriting.
- Multiple ownership, business entities.
- Named Insured cannot be in the name of an LLC or corporation.

### **Seasonal Homeowners**

To qualify for the Seasonal Homeowners Product, a risk must have the following characteristics:

- Risk cannot be rented for more than 6 weeks per year. If > 6 weeks we can review for coverage in the Landlord or Dwelling Fire Programs (Available Upstate NY only)
- Replacement Cost Requirements:
  - 80% -100% RC Coverage A
  - Condition of Dwelling:
    - Dwelling and all systems (plumbing, heating, electrical and roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.
    - Roof must be replaced within the past 25 years (except tile roofs or similar “life time” roof materials).
    - Heating must be a central heating system or thermostatically controlled.
    - Electrical must have circuit breakers. Risk with knob and tube and aluminum wiring are ineligible.
- Actual Cash Value. Please contact Underwriting to discuss.
- Basic Form Perils available for risks on an open pier foundation. UW approval required.

- Solid fuel burning stoves are allowed as supplemental heat source if UL listed and meets NFPA211 guidelines. Wood stoves cannot be the primary heating source. All solid fuel stoves located in a garage or other structure are ineligible. Notify Underwriting if the stove burns coal or pellets. All solid fuel stoves located in a garage or other structure are ineligible.
- Risk must be accessible year-round.
- Require ML416 & Seasonal application.

Risk Characteristics that make the risk unacceptable for our Seasonal Homeowners Product:

- Same as the Standard Program. – see above.
- Risk must be located < 5 miles from a fire department. UW approval needed if > 5.

Optional in most programs:

- ML-189 Identity Fraud Endorsement
- ML-346B Mechanical Breakdown Endorsement
- ML-342 Utility Line Endorsement

### **Day Care Homeowners**

To qualify for the Daycare Homeowners Product, a risk must have the following characteristics:

- Insured must be a New York State Licensed Child Day Care Provider.
- Insured must have a Professional Day Care Liability Policy in force with an “A+” rated, Admitted Carrier- proof must be provided with submission (available Upstate NY only)
- Replacement Cost Requirements:
  - 80% -100% RC Coverage A
  - Condition of Dwelling:
    - Dwelling and all systems (plumbing, heating, electrical and roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.
    - Roof must be replaced within the past 25 years (except tile roofs or similar “life time” roof materials).
    - Heating must be a central heating system or thermostatically controlled.
    - Electrical must have circuit breakers. Risk with knob and tube and aluminum wiring are ineligible.
- Actual Cash Value. Please contact Underwriting to discuss.
- Risk Characteristics that make the risk **unacceptable** for our Day Care Homeowners Product:
  - Solid Fuel Burners/Woodburning Stoves.
  - Swimming pools.
  - Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure.
  - Vacancy.
  - Space heaters.
  - Coverage lapse. Refer to Underwriting
  - Multiple ownership and business entities.
  - Named Insured cannot be in the name of an LLC or corporation.

## Non-Standard Homeowners Program\*

This program is similar to the Standard HO program, but with leeway for increased losses or non-pay incidences.

**Must have prior UW approval.** Excessive or large losses and/or non-payment history may disqualify the risk. Limitations on prior loss frequency:

- 1-4 property losses within the past 5 years and no more than 3 losses within the past 3 years (theft losses are limited to 2 within 5 years and 1 within 3 years).
- Minimum deductibles are determined based on prior loss experience/experience/number of prior losses. Please refer to manual or contact an underwriter for guidelines

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## Other HO Products\*

### Tenant Homeowners

- Permanent or Seasonal Risks.
- Minimum Coverage Amount \$7,000 ACV; \$10,000 RC

Risk characteristics that make the risk **unacceptable** for our Tenant Homeowners Product:

- Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure.
- Pool Slides; unfenced in-ground pools.
- Vacancy.
- Space heaters.
- Coverage lapse.
- Multiple ownership and business entities.
- Named Insured cannot be in the name of an LLC or corporation.

### Condo Homeowners

- Permanent, seasonal and/or rented to others (6 weeks or less).
- Coverage A includes Additions & Alterations, Improvements, fixtures and appliances, as well as related private structures solely owned by the Insured.
- \$5,000 Personal Property Coverage/\$2,500 Loss Assessment Coverage.

Risk characteristics that make the risk **unacceptable** for our Condo Homeowners Product:

- Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure. Please contact UW.
- Pool slides and unfenced in-ground pools.
- Vacancy.
- Space heaters.
- Coverage lapse.
- Multiple ownership and business entities.
- Named Insured cannot be in the name of an LLC or corporation.
- Student housing.

### **Mobile Homeowners (includes Seasonal & Tenant M04)**

Permanent and Primary owner-occupied residence.

- Homes 10 years or newer.
- Replacement Cost available for homes 6 years old or newer.
- Minimum Coverage C Amount \$7,000
- Rental homes may qualify for the Dwelling Fire Program.

Risk characteristics that make the risk **unacceptable** for our Mobile Homeowners Product:

- Prior cancellations, non-renewals, claims, non-pays, bankruptcy, foreclosure.
- Pool slides and unfenced in-ground pools.
- Vacancy.
- Space heaters, Solid fuel burning Stoves.
- Coverage lapse. Please contact Underwriting.
- Multiple ownership and business entities.
- Named Insured cannot be in the name of an LLC or corporation
- Inaccessible Risks.

### **Dwelling Fire Program**

Designed for maximum flexibility to allow placement of a wide range of home construction types, ages, values and occupancies.

- Occupancy includes:
  - Owner
  - Primary
  - Seasonal
  - Tenant occupied 1-4 Families
- Farm Structures.
- "Builders Risk" or "undergoing renovations" risks.
- Vacant or For Sale risks.
- Low Market Value risks.
- Multiple Ownership or Business Ownership, if:
  - All individuals and primary addresses listed.
  - Property Manager information
- Swimming pools are ok for Owner occupied risks if no slide; self-locking gate if above-ground; fenced if in-ground.

### **Unacceptable risk exposures:**

- Solid fuel burning stove, space heaters for Tenant Occupied, rented Manufactured or Mobile Homes, or older Manufactured Mobile Homes.
- Bankruptcy, foreclosure, student housing.
- Swimming pools at any Tenant Occupied Risks.

## Landlord Program – Standard & Preferred

- 1-4 Family Tenant occupied, and 3 or 4 Family Owner occupied dwellings.
  - Tenant HO4 policy required for owners for contents and CPL Coverage
- RC & ACV options available and same as the Standard Homeowners Forms. ACV is only available on Forms 1& 2. Form 3 required to be RC.
- Condition of Dwelling required for RC:
  - Dwelling and all systems (plumbing, heating, electrical and roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.
  - Roof must be replaced within the past 25 years (except tile roofs or similar “life time” roof materials).
  - Heating must be a central heating system or thermostatically controlled.
  - Electrical must have circuit breakers. Risk with knob and tube and aluminum wiring are ineligible
- Refer to Dwelling Fire guidelines for multiple owners/business entities.
- Out-of-state/absentee Landlord risks do not qualify.
- ML-346 Mechanical Breakdown is optional
- **Preferred requirements in addition to the above:**
  - Risk must have above average maintenance.
  - Required: Property Manager; Applicable leases, HO-4 coverage

## **\*Down state and Coastal Guidelines**

### Coastal Guidelines (Nassau and Suffolk Counties)

#### **Geographic Controls:**

- Underwriting Boundaries for Long Island.
  - 1500 feet from the North Shore. (Any seacoast, bay, harbor or sound.)
  - 2 miles from the South Shore. (Any seacoast, bay, harbor or sound.)
  - Eastern Long Island stops at Riverhead & Francis S. Gabreski Airport.
  - Western Long Island stops at Oyster Bay, Levittown, & Wantagh.

#### **Wind Deductible:**

- Will be applied to our Homeowner, Landlord, & Dwelling Fire (that have wind added) policies.
  - Homeowner-ML-371 (Non-Catastrophic) & ML-372 (Catastrophic).
  - Landlord/Dwelling Fire-FL-371 (Non-Catastrophic) & FL-372 (Catastrophic).
  - For the ML-371 & FL-371 the lowest deductible we will write is \$1,000.
  - For the ML-372 & FL-372 we choose a percentage to apply. The minimum is 2%.
  - Higher deductibles will be applied for risks located close to or at our cutoff for the North and South shores.

**\*\*\*\*The Non-cat wind deductible must meet or be higher than the property deductible of the policy\*\*\*\***

#### **Landlord/Dwelling Fire:**

- The Landlord Program has the FL-1, FL-2, & FL-3 coverage forms available for ACV and RC.
- The Dwelling Fire is ACV only and has the FL-1 & FL-2 coverage forms available.

# FARMOWNERS

## Farm Owners Program

We insure a large variety of farms from the Hobbyist to the large Commercial that is reasonably priced with a wide range of coverage options. Credits are also available for the superior risk, good management and various account characteristics.

### Eligibility:

- Main residence, Tenant Farm Owners -Coverage C- exclusively used for residential purposes – home, tenant, vacant or seasonal.

### Optional Property Coverages:

- Additional Dwellings, Location – ML-309 or Coverage F.
- Additional Expense & Loss of Rent and Building Additions & Alterations.
- Borrowed Farm Machinery & Equipment.
- Bulk Milk Coverage.
- Exclusion of Plastic/Fabric Coverings – greenhouses/coverall barns (if needed).
- Replacement Cost on Barns, Other Outbuildings.
- Farm Extra Expense & Loss of Income.
- Farm Machinery Glass.
- Peak Season Inventories or Monthly Seasonal Variations.
- Various Homeowners Coverage Packages – ML-5, ML-150A, Identity Theft, ML 342, Mechanical Breakdown.
- Inland Marine Coverages – MR 33 Livestock, MR-41 Mobile Machinery.

### Optional Liability Coverages:

- Horse Boarding (per stall charge).
- Incidental Business Exposures (i.e., Maple Syrup, Honey, Roadside Stands, Retail Stores).
- Products & Completed Operations.
- Commercial Liability Forms – LS-1, LS-5 when needed.
- Excess Liability (up to \$2 million occ/\$4 million agg).
- “Pick Your Own” Fruit and Vegetable Farming – No Ladders.
- Special Events, 1-3-day events, etc.

### Credits:

- Renewal Retention Credit, Renovated Home Credit, New Home Credit, Supporting Business Credit, Superior Risk Credit.

### “Gentleman Farmer” Program

- 10 % Credit
- Owner Occupied 1 or 2 Family Home.
- Named Insured Retired or Employed Off-Premises.
- Maximum 100 Acres

**ANTIQUÉ & CLASSIC MOBILE FARM MACHINERY COVERAGE ALSO AVAILABLE.**

**INLAND MARINE-** Stand alone or attached to farm policy. Physical Damage to tractor only (cannot be used in speed contests or pulling).

# COMMERCIAL LINES

## Commercial Lines Products

### Business Owner Program

This program offers building and business personal property coverage in either the Standard or Deluxe Programs. The building and business personal property coverages are packaged with the below additional coverages:

- **Standard BOP:**
  - Additional expense, loss of income, accounts receivable, building inflation protection, employee dishonesty, exterior signs, fire legal liability, money and securities, while away from the insured premises, and valuable paper and records.
  - **Optional coverages:** personal injury, seasonal variation, sprinkler leakage.
- **Deluxe BOP:**
  - Additional expense, loss of income, accounts receivable, building inflation protection, employee dishonesty, exterior signs, fire legal liability, money and securities, while away from the insured premises, personal injury, seasonal variation, sprinkler leakage, and valuable paper and records.

#### **Examples of some risks we have written:**

- Habitational (No student housing)
- Bagel/Coffee Shop
- Automatic car washes
- Bakeries
- Beauty/Barber Shops (Can add Prof. Liability)
- Liquor Stores
- Chinese takeout
- Health Food Store
- Laundromats
- Medical Offices
- Deli's/Convenience Stores
- Florists
- Funeral Homes
- Ice Cream Shops
- Libraries
- Offices
- Pizzerias
- Post Offices
- Printing Services
- Self-storage units
- Shoe Sales/Repair
- Retail Stores/Strip Malls
- Bridal/Tuxedo Shop

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\*Mixed occupancies are acceptable.

\*Additional classifications are available. Please contact an Underwriter to discuss.

## **Commercial Packages**

This package policy offers tailored coverage for buildings, business personal property, general liability, and a variety of optional coverages including:

*\*loss of earnings\*money and securities\*glass coverage\*refrigerated property\*fire legal coverage\*non-owned auto coverage*

### **Examples of some risks we have written:**

- Antique shops
- Cemeteries
- Art galleries
- Redemption Centers
- Bed and breakfasts
- Breweries
- Motels
- Clubs/Organizations
- Dance studios
- Gas Stations
- Multiple Occupancy Building
- Wedding Venues
- Golf ranges
- Kennels
- Vacant Buildings (With Underwriter Approval)
- Mobile home parks
- Restaurants
- Storage buildings/Warehouses
- Taverns
- Yoga Studios

\*Additional classifications are available. Please contact an Underwriter to discuss.

\*We can write the above and additional classes without Liability coverage in our Commercial Fire Program.

### **Artisan "ACE-14" Program**

This program is designed to manage select types of small contracting exposures with fourteen package coverages included, which are:

*\*accounts receivable\*business credit card\*forgery\*counterfeit money\*business property while on the insured's premises\*debris removal\*employee dishonesty\*money and securities\*property of others in your care\*custody and control\*tools and equipment\*valuable papers and records\*business property while away from the insured premises\*signs\*medical payments\*fire legal liability\*business general liability.*

### **Examples of some risks we have written:**

- Air conditioning or heating
- Appliance inspection, repair or service
- Carpet cleaner
- Carpet or linoleum installer
- Carpenter
- Communication installer
- Dry wall
- Electrician
- Landscaper or Gardner
- Glazier
- Interior decorator/Home Inspector
- Janitorial and Cleaning
- Masonry
- Painting or Decorating
- Paving and Blacktop
- Power washer
- Plastering
- Plumbing
- Siding
- Surveyor
- Window washer
- TV and Radio inspection or repair
- Upholstering

\*We look at firms that perform less than 90% of their work on light commercial and residential jobs.

\*Our minimums for New York are \$25,000 for payroll and \$50,000 for receipts. Our minimums for Pennsylvania are \$20,000 for payroll and \$50,000 for receipts.

**Inland Marine Program**

This program is designed to cover property that is not necessarily confined to one location. Commons types of property scheduled are: *\*mobile equipment\*livestock\*contractors' equipment\*tools.*



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## CONTACTS

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