

**OCEAN HARBOR
NEW YORK HOMEOWNERS**

Coverages	Coverage A maximum \$2,000,000 Coverage A minimum \$150,000 Coverage B limit is 10% of coverage A
Distance to Coast	No coastal restrictions except southern barrier islands - Fire Island, Jones & Gilgo Beach, Dune Rd. Fishers Island is also ineligible
Year Built	No restriction. Risks built prior to 1920 require proof of a complete gut reno, down to the studs, with all major systems being entirely replaced
Insured	Policies must be written in a personal name. A trust may be added via trust endorsement. Corporations, LLC's, estates or trusts may be written as the named insured on a DP
Number of Families	1-2 families eligible. In a 2 family dwelling, 1 unit must be owner occupied
Liability	Limits available up to \$1,000,000
Losses	Refer all losses to underwriting

Ineligible	<ul style="list-style-type: none"> • Vacant or unoccupied dwellings • Dwellings that are up for sale • Dwellings under construction/renovation • Lapse in coverage greater than 30 days • Dwellings of unconventional, obsolete, unique or irreplaceable construction, including log homes • Home based businesses. Refer to underwriting for exception • Dwellings within 300' of a commercial entity • Manufactured & modular dwellings • Mobile homes & dwellings not permanently attached to a foundation • Diving boards & diving rocks greater than 2' above water • Pools not enclosed by 4' fence with self-locking gate • Dwellings without a permanent heat source or have a woodstove as a primary heat source • Metal or rolled tar paper roofs • Student housing • Dwellings with more than 4 units in a fire division • Dwellings on 5+ acres • Vicious, temperamental, exotic pets, livestock or saddle animals including any with a history of biting
Updates	<p>Electric</p> <ul style="list-style-type: none"> • Must be newer than 50 years • Circuit breakers required; Federal Pacific and Stablok brand breakers ineligible • No aluminum wiring; no knob & tube wiring • Minimum 100 amp service <p>Plumbing</p> <ul style="list-style-type: none"> • Must be newer than 50 years; water heaters must be newer than 30 years • No galvanized pipes; no lead pipes <p>Roof</p> <ul style="list-style-type: none"> • Must be newer than 30 years; flat roofs are eligible

**OCEAN HARBOR
NEW YORK HOMEOWNERS**

Secondary/Seasonal	<ul style="list-style-type: none"> • Secondary/seasonal dwellings in PC 9 require a central station fire alarm • Secondary/seasonal dwellings built on pier/stilt foundations are ineligible • Limited water damage coverage is applied if the dwelling is unoccupied during winter months • Limited water damage coverage is applied if the insureds primary residence is out of NY state
Incidental Rental	<ul style="list-style-type: none"> • Rental exposure permitted up to a maximum 14 weeks annually, limited to no more than 4 leases during this period • Minimum 2 week rental. Daily or weekend rentals are ineligible • Individual room rentals are ineligible • Rentals through AirBnb, VRBO or any other home sharing program are ineligible • Multi-family rental dwellings are ineligible
Dogs	<ul style="list-style-type: none"> • Maximum 2 dogs per dwelling • Ineligible breeds of dog include pure breeds and any mix of the following: American Staffordshire Terrier, American Pitbull Terrier, Staffordshire Bull Terrier (all commonly known as Pit Bulls); Doberman Pinscher; Rottweiler; Chow; Presa Canario; Akita; German Shepherd; Wolf Hybrids or Wolf Dogs; any dog with a history of biting; any dog trained to attack persons, property or other animals; any dog that has not had inoculations as required by law
Scheduled Property	<ul style="list-style-type: none"> • Only limited pieces of jewelry are eligible. Furs, fine art, silverware, firearms, rare collectibles, musical instruments etc.. cannot be scheduled • Refer to full scheduled property guidelines available on our website
Extended Liability	<ul style="list-style-type: none"> • Liability may be extended from policies written for primary dwellings only • Liability may only be extended to other locations in NY • Liability cannot be extended to locations with rental or business exposure • Liability may only be extended to one other location. Must be a 1 family, owner occupied dwelling
Firewalls	<ul style="list-style-type: none"> • Firewalls are required if the dwelling is frame row construction or a stand-alone frame structure if the total number of families exceeds 4
General	<ul style="list-style-type: none"> • Separate CAT deductible options only available in downstate counties • Trampolines are eligible with a signed liability exclusion form • Pool slides, diving boards & diving rocks are eligible if less than 2' above water. Surcharge applies • EIFS/stucco is eligible • Underground oil tanks are eligible • All dwellings are inspected. Exterior only

Available Credits

Companion	<ul style="list-style-type: none"> • Eligible if your office writes a non-HO/DP policy under the same insured. A competing HO/DP policy does not qualify • Multiple Ocean Harbor policies through your office qualify
Mature Homeowner	<ul style="list-style-type: none"> • Eligible if a named insured is over 50 years old & retired. Only eligible on primary residences
New Roof	<ul style="list-style-type: none"> • Eligible for roofs completely replaced within the last 10 years
New Construction	<ul style="list-style-type: none"> • Eligible for dwellings built within the last 10 years
Protective devices	<ul style="list-style-type: none"> • Credits available for multiple fire & burglary alarm systems including smoke detectors, local alarms & central station monitored