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

	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
Ineligible	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	Electric
	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
	Plumbing
	• Must be newer than 50 years; water heaters must be newer than 30 years
	No galvanized pipes; no lead pipes
	Roof
	Must be newer than 30 years; flat roofs are eligible

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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 **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 **Individual room rentals are ineligible **Maximum 2 dogs per dwelling **Ineligible breeds of dog include pure breds 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 **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 **Liability may only be extended to other locations in NY **Liability any only be extended to locations with rental or business exposure **Liability any only be extended to locations with rental or business exposure **Liability cannot be extended to locations with rental or business exposure **Liability any only be extended to one other location. Must be a 1 family, owner occupied dwelling **Firewalls** Firewalls are required if the dwelling is frame row construction or a stand-alone frame structure if the total number of familities exceeds 4 **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 eligi	Secondary/seasonal Secondary/seasonal dwellings built on pier/stilt foundations are ineligible Limited water damage coverage is applied if the dwelling is unoccupied d months Limited water damage coverage is applied if the insureds primary residen NY state Rental exposure permitted up to a maximum 14 weeks annually, limited than 4 leases during this period Minimum 2 week rental. Daily or weekend rentals are ineligible	e during winter nce is out of
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• EIFS/stucco is eligible	 Pool slides, diving boards & diving rocks are eligible if less than 2' above v 	water.
	General Surcharge applies	
Underground oil tanks are eligible	EIFS/stucco is eligible	
	Underground oil tanks are eligible	
All dwellings are inspected. Exterior only	All dwellings are inspected. Exterior only	

Available Credits

Companion	• 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	• Eligible if a named insured is over 50 years old & retired. Only eligible on primary
	residences
New Roof	Eligible for roofs completely replaced within the last 10 years
New Construction	Eligible for dwellings built within the last 10 years
Protective devices	• Credits available for multiple fire & burglary alarm systems including smoke detectors,
	local alarms & central station monitored