



Dwelling Fire DP-1	Dwelling Fire DP-3	Manufactured Home
		
<ul style="list-style-type: none"> • Owner Occupied, Seasonal, Rental, Vacant & Not a Resident occupancies • No age limit - accepts fuse boxes • Minimum value \$20,000 for Owner-occupied & Rental risks; \$5,000 for Seasonal, Vacant & Not a Residence • Maximum value \$500,000 • Named Peril • All protection classes accepted • Unlimited number of rental properties allowed • Actual Cash Value. Full Repair Cost available • Short Term Rental for rental properties • Occasional Rental for owner occupied & seasonal occupancies • No acreage restriction • Coastal Risks acceptable, Wind/Hail excluded within 1 mile of the coastline and outer islands • 3 claims acceptable within the past 3 years 	<ul style="list-style-type: none"> • Seasonal, Rental & Vacant occupancies • Home must be 80 years old or newer • Minimum value \$75,000 • Maximum value \$500,000 • Open Peril • All protection classes accepted • Replacement Cost • Extended & Modified Functional Replacement Cost optional • Unlimited number of rental properties allowed • Short Term Rental for rental properties • Occasional Rental for seasonal occupancies • No acreage restriction • Coastal Risks acceptable, Wind/Hail excluded within 1 mile of the coastline and outer islands • 2 claims acceptable within the past 3 years 	<ul style="list-style-type: none"> • Owner Occupied, Rental Seasonal & Vacant properties • No age limit • Minimum value \$5,000 • Maximum value \$300,000 • Open Peril • All protection classes accepted • Actual Cash Value; Replacement Cost available for risks 30 years old or newer • Extended & Modified Functional Replacement Cost optional • Unlimited number of rental properties allowed • Short Term Rental available for Rental properties • Occasional Rental for owner-occupied & seasonal home • No acreage restriction • Hobby Farming available • Coastal Risks acceptable, Wind/Hail excluded within 1 mile of the coastline and outer islands • 2 claims acceptable within the past 3 years