

Illinois

Dwelling Fire Dwelling Fire Manufactured Home DP-1 DP-3 • Owner Occupied, Seasonal, • Seasonal, Rental & Vacant • Owner Occupied, Rental Rental, Vacant & Not a occupancies Seasonal & Vacant properties Resident occupancies • Home must be 80 years old or No age limit • No age limit - accepts fuse newer unless renovated • Minimum value \$5,000 • Minimum value \$75,000 • Maximum value \$300,000 boxes • Minimum value • Maximum value \$500,000 • Open Peril • All protection classes accepted \$20,000 for Owner-occupied & • Open Peril Rental risks; \$5,000 for • All protection classes accepted Actual Cash Value; Seasonal, Vacant & Not a • Replacement Cost Replacement Cost available for Residence Extended & Modified risks 30 years old or newer • Maximum value **Functional Replacement Cost** • Extended & Modified \$500,000 **Functional Replacement Cost** optional Unlimited number of rental Named Peril optional • All protection classes properties allowed Unlimited number of rental accepted • Short Term Rental for rental properties allowed Unlimited number of rental properties • Short Term Rental available for properties allowed • Occasional Rental for seasonal Rental properties Actual Cash Value. Full occupancies • Occasional Rental for owner-Repair Cost available • No acreage restriction occupied & seasonal home • Short Term Rental for rental • Student housing acceptable up • No acreage restriction properties to 4 students per risk • Hobby Farming available • Occasional Rental for owner • 2 claims acceptable within the Student housing acceptable up occupied & seasonal to 4 students per risk past 3 years occupancies • 2 claims acceptable within the • No acreage restriction past 3 years • Student housing acceptable

up to 4 students per risk3 claims acceptable within

the past 3 years