

## Markel Dwelling Fire Subproducer Guide on Authority

Flexible Product with Package, Property or Liability Only

Eligible risks include Owner Occupied, Seasonal, Rental & Vacant

	<b>Authority to Quote &amp; Issue</b>	<b>Quote Indication Only, Requires Referral</b>	<b>Unacceptable</b>
<b>Coverage</b>	<ul style="list-style-type: none"> <li>➤ DP-1 unit values between \$25,000 &amp; \$150,000 (Seasonal min = \$15,000)</li> <li>➤ DP-3 unit values between \$70,000 &amp; \$150,000</li> </ul>	<ul style="list-style-type: none"> <li>➤ Unit value &gt; \$150,000</li> <li>➤ Unattached Structures limit &gt; 25% of Dwelling value</li> <li>➤ Contents limit &gt; 50% of Dwelling value</li> </ul>	
<b>Dwelling</b>	<ul style="list-style-type: none"> <li>➤ Risk age &lt;= 80 years</li> <li>➤ Risk is located in protection classes 1 – 8</li> <li>➤ Roof age &lt;= 30 (DP-3 only)</li> <li>➤ Supplemental Heating unit is professionally installed</li> <li>➤ Scheduled units &lt;=4</li> <li>➤ Condominiums that are seasonal, rental or vacant</li> </ul>	<ul style="list-style-type: none"> <li>➤ Risk age &gt; 80 years</li> <li>➤ Risk is located in protection classes 9 &amp; 10</li> <li>➤ Units with lapse in coverage</li> <li>➤ Scheduled units &gt;4</li> </ul>	<ul style="list-style-type: none"> <li>➤ Business is conducted on the premises</li> <li>➤ Roof in poor condition without Restricted Roof Endorsement</li> <li>➤ Rental risks where all units are not rented or available for rent</li> <li>➤ Risks with open foundations</li> <li>➤ Risks with flat roofs</li> <li>➤ Risks with knob &amp; tube or aluminum wiring</li> <li>➤ Primary heat source is not thermostatically controlled</li> <li>➤ Kerosene or other portable space heaters are used</li> <li>➤ Risks without utility service</li> <li>➤ Risks not easily accessible from public roadways</li> <li>➤ Risks with unrepaired damage</li> <li>➤ Risks in the process of major renovation (unless vacant)</li> <li>➤ Risks without working smoke detectors</li> <li>➤ Risks with more than 2 loss payees</li> <li>➤ Risk occupied as a type of student housing</li> <li>➤ Risk attached to, occupied as or converted from a commercial risk</li> </ul>
<b>Applicant</b>	<ul style="list-style-type: none"> <li>➤ One owner</li> <li>➤ No prior losses</li> </ul>	<ul style="list-style-type: none"> <li>➤ Applicants with one or more prior losses</li> <li>➤ Multiple owners</li> <li>➤ Applicant has been cancelled or non-renewed in the last 4 years</li> <li>➤ Applicant has filed for bankruptcy in the last 4 years (where permitted)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Applicant convicted of fraud, arson or other insurance related offense.</li> <li>➤ Applicant with foreclosure or repossession in last 4 years</li> <li>➤ Applicants more than 60 days past due in mortgage payments</li> <li>➤ Applicants that are unemployed other than those retired or disabled</li> </ul>

**Binding Restrictions:** All users will be notified of binding restrictions via the MAGIC system. During a binding moratorium, physical damage coverage may only be written excluding wind where the windstorm exclusion is available. For existing policies, no policy change shall be made which enhances coverage or increases limits of liability on the property coverages.

No coverage may be bound or increased within 72 hours of the announcement of an impending disaster, i.e. hurricane, tropical storm, volcanic eruption, earthquake, flood, mudslide, brushfire, etc.

**Don't forget to save & exit before closing the web browser!**

**Print Rate Indication** Clicking “Print” on the Coverage Page will prepare the Rate Indication as a PDF file that can be printed and emailed

**Referring for Approval** To refer a quote for referral, click the Refer button on the Submission page

### **Special Notices**

Liability coverage includes \$10,000 animal liability sublimit

### **Special Hazards**

The following risks are ineligible for Liability coverage:

- Applicants with any animal with a history of aggression or biting or is considered exotic or potentially dangerous. Liability coverage may be offered if the Animal Liability Exclusion is attached.
- Risks with steps, porches & decks that are 3’ or more off the ground and do not have secure rails.
- Risks with a trampoline on the premises.
- Swimming pools that are not fully enclosed in a locked fenced area.

Units with wood or coal burning stoves or heaters used for supplemental heating and not factory or commercially installed. Submit a completed and signed Supplemental Heating Application certification by the insured accompanied by one photo which shows the stove and one exterior photo of the chimney.



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