

Homeowners Basic & Basic Plus



Coverages & Options

Guidelines	HO1 Basic	HO1 Basic Plus
Age of Home	80 years old or newer unless renovated	80 years old or newer unless renovated
Home Value	Max. value is \$250,000 / Min. value \$75,000	Max. value is \$500,000 / Min. value \$75,000
Occupancy Type	Owner & seasonal occupancies	Owner & seasonal occupancies
Coverage	Named Perils	Named Perils
Liability	Personal Liability included at \$25,000 with option up to \$300,000	Personal Liability included at \$25,000 with option up to \$300,000
Fire Protection Class	Any protection class, including classes 9 & 10	Any protection class, including classes 9 & 10
Personal Property	Named Peril 40% of dwelling limit included	Named Peril + additional coverages; 40% of dwelling limit included
Prior Claims	Multiple claims acceptable, up to three losses in the past three years	Multiple claims acceptable, up to three losses in the past three years
Loss Settlement	Actual Cash Value	Replacement Cost with Optional Modified Functional Replacement Cost
Coastal Risks	Accepted; Wind/Hail restrictions apply to risks located within wind pool zone 1	Accepted; Wind/Hail restrictions apply to risks located within wind pool zone 1

Allstar Underwriters will consider risks with the following characteristics, based on location and condition. Written through Tower Hill Specialty.



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