Bold items have changed since last revision.

SPECIAL UNDERWRITING SITUATIONS*

1) Modular homes **on a permanent foundation** can only be insured as Standard HO-2 (Homeowner), Class B Peril Code 02 (Agri-Pak), **and DP-2 (Dwelling Fire). In general, a modular home built in 1985 or before will be considered a mobile home.**

2) Berm homes (three sides built into the ground) are insured **only using Broad peril forms (HO-2, Peril Code 02, DP-2)**, but due to less siding exposure, masonry rates can be used. **Also, if they otherwise qualify, preferred rates may be used.**

3) Vacant dwellings can only be insured as a DP-1, $1000 all-peril deductible, and no VMM coverage. On an Agri-Pak, Class D, Peril Code 10. We do need supporting coverage to insure a vacant dwelling and only can insure for 1 year.

4) Maximum amount of coverage on any dwelling is **$350,000. We will consider higher limits on a case-by-case basis. Please call if the situation arises.**

5) Coverage needs to be at least 50% of replacement cost on an HO-8, DP-1, or Class C & D dwellings on an Agri-Pak. Coverage needs to be 65% on a DP-2 and DP-3.

6) Tenant occupied dwellings can be insured without supporting coverage. We can insure up to 6 dwellings on one Dwelling Fire policy.

7) Freestanding solid fuel heat (wood stove, corn stove, etc) is not allowed in any tenant occupied dwelling or commercial building. **Non-UL approved stoves are not allowed in any situation.**

8) Solid fuel heat of any kind (including fireplaces) is not allowed in a mobile home.

9) Tenant occupied mobile homes are not allowed without supporting coverage.

10) An HO-4 for a student is not allowed without supporting coverage from parents.

11) An HO-4 in a mobile home is not allowed.

12) We can insure livestock and farm machinery on an Inland Marine policy without supporting coverage. For other Inland Marine items, we do need supporting coverage.

13) We do not insure farm liability only. We require property coverage to go along with it such as a "substantial" amount of dwelling, contents, machinery (other than irrigation equipment), or livestock coverage.

14) We do not insure commercial liability only. We require property coverage to go along with it such as a "substantial" amount of building and/or contents coverage.

15) The maximum amount of coverage on a Business Owner policy is **$150,000** per building. **We will consider higher limits on a case-by-case basis. Please call if the situation arises.**

16) We do not insure any property with child day care on the premises.

17) We can insure a property with a trampoline as long as the trampoline exclusion form is signed.

18) We can insure a property with a swimming pool if the pool is fenced. **Pools with diving boards and/or slides are acceptable.**

19) We do not insure a property that has a Pit Bull, Rottweiler, **German Shepherd**, Wolf Hybrid, or any other dog with a biting **or aggressive** history.

20) Our limit of coverage on any one item of jewelry, fur, fine art, or gun is **$10,000. We will consider higher limits on a case-by-case basis. Please call if the situation arises.** We need an appraisal or bill of sale on any of these items if insured for $1000 or more.

21) The best coverage we can provide on a Builder's Risk policy is a DP-2. **Builder's risk policies will be reviewed before the first renewal to check on the building progress.**

22) The assignment of a policy from one policyholder to another is not allowed. A cancel and rewrite is required.

23) The assignment of a policy from one agent to another is discouraged but can be allowed under certain circumstances. Please call if the situation arises.

24) A dwelling that has 4 layers or more of roofing material is not insurable.

25) If a new application is received in our office three weeks or more after the effective date, we will require a Statement of No Loss signed by the applicant.

26) Hay in Open can be covered for a maximum of $10,000 per stack.

* These are only the most common situations not addressed in our manual. Other situations may arise that are not addressed above.