

**Maine Homeowners  
Underwriting Guidelines  
Effective: 12/03/2018**

<b>Guidelines</b>	
<b>Dwelling Value</b>	
Coverage A Maximum – Primary	Up to \$1,000,000 for Connections Up to \$2,000,000 for Platinum Up to \$2,000,000 for Prestige
Coverage A Maximum – Secondary	\$500,000
Coverage A Maximum – Seasonal	\$250,000
Coverage A Minimum – Primary / Secondary / Seasonal	\$75,000 for Connections \$150,000 for Platinum \$750,000 for Prestige
Coverage A & C Maximum – Condo-owners	\$500,000 (Total Coverage A & C) \$2,000,000 (Total Coverage A & C) for Prestige
Coverage C Maximum – Tenants	\$250,000
Coverage C Minimum – Condo-owners	\$20,000 \$250,000 (Total Coverage A & C) for Prestige
Coverage C Minimum – Tenants	\$20,000
<b>Loss History</b>	
Prior 3 Years	2 Losses**
<b>Dwelling Characteristics</b>	
Maximum Year Built	1900***
No. of Families – Primary	1 or 2
No. of Families – Secondary	1
No. of Families – Seasonal	1
Under Construction / Renovation	Permitted
Distance to Coast	> 1,000 ft *
Protection Class	1 to 10

\* Refer to Coastal Eligibility and Approval Guidelines for additional information

\*\* Liability Losses Require Prior Approval

\*\*\* Prior approval is required for any home built prior to 1900.

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**Eligibility Guidelines**

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1	100% Insurance-to-Value (ITV) is required. Formal Replacement Cost estimation is required for risks.
2	<p>Home Inspections –</p> <ul style="list-style-type: none"> <li>•</li> </ul> <p>An Exterior or Interior Inspection may be ordered, subject to the following general guidelines:</p> <ul style="list-style-type: none"> <li>• Standard Exterior Inspection – Coverage A up to \$500,000</li> <li>• Intermediate Exterior and Interior inspection – Coverage A \$500,000 to \$1 million</li> <li>• High Value Exterior and Interior Inspection – Coverage A greater than \$1 million</li> <li>• Interior inspections may also be ordered when certain coverages are selected such as Water Backup and Equipment Breakdown, or for certain risk conditions such as presence of wood stoves, or on older homes to verify system updates.</li> </ul> <p>Underwriter Discretion: Underwriter may order inspection for any age or value.</p> <p>Failure by the policyholder to cooperate with an inspection could result in a declination or cancellation within the first 59 days.</p>
3	<p>Fire Protection</p> <ul style="list-style-type: none"> <li>• Dwelling must be located within 5 road miles of a responding fire department.</li> <li>•</li> </ul>
4	<p>Seasonal/Secondary Dwellings</p> <ul style="list-style-type: none"> <li>• Dwelling must be Single-Family residence, owner occupied</li> <li>• Personal Liability coverage should be extended from the Primary residence.</li> </ul>
5	Coastal Exposures – Minimum 1% Named Storm Deductible is required for dwellings located within ½ mile of the coast.
6	Log Homes – Must be a “manufactured kit”, built by a licensed and insured contractor on home site. Not eligible if the log home is custom build, over 25 years old. Log homes with replacement cost more than \$500,000 require prior approval.
7	Foundation – A closed foundation required for all Dwellings
8	<p>Alarm Requirements – Central or Direct burglar and fire alarms are required for:</p> <ul style="list-style-type: none"> <li>• Primary dwellings with a Replacement Cost greater than \$1,000,000</li> <li>• Secondary and seasonal dwellings with a Replacement Cost greater than \$500,000. The system must also incorporate a temperature sensor or water flow sensor alarm.</li> <li>• Scheduled items totaling more than \$100,000 in value.</li> </ul>

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9	System Requirements – Roof, heating, plumbing and electrical are to be well maintained and comply with the following requirements: <ul style="list-style-type: none"> <li>• Roof: Less than 25 years old</li> <li>• Heating: Central heating less than 30 years old and thermostatically controlled</li> <li>• Plumbing: Copper or PVC less than 40 years old</li> <li>• Electrical: Minimum 100 amp (circuit breakers) service and less than 40 years old</li> </ul>
10	Wood/Coal/Pellet Stove (and other Alternative Heat Sources)
11	Flood Insurance – Proof of Flood Insurance is required for dwellings located in any part of Flood Zones A or V.
12	Rental Dwellings – Risks built prior to 1978, including multi-family dwellings and any rental property to which liability coverage is being extended, require written proof of de-leading (e.g. de-leaded certificate).
13	Farm Exposure must be incidental to the use of the location as a residence and farming cannot be the primary occupation of the insured or any other household resident.
14	Occupancy/Dwelling Type <ul style="list-style-type: none"> <li>• The risk must be owner occupied and well maintained</li> <li>• The risk must be of standard construction</li> </ul>

**Maine Homeowners  
Supplemental Watercraft Coverage  
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**Home Ineligible Risks**

#	Rule
1	Any animal that has bitten or injured someone; any aggressive, exotic or undomesticated animal, any livestock
2	Dogs, prohibited breeds and mixed breeds, including: Akita, Chow, Pit Bull, Wolf/Wolf Hybrid, Presa Canario, Rottweiler, Bull Mastiff, Husky, American Malamute, Korean Jindo, Staffordshire Bull Terrier, American Pit Bull Terrier, Doberman Pinscher, American Staffordshire Terrier, German Shepherd
3	Asbestos used in any part of the dwelling such as, but not limited to, siding, shingles, insulation or tile.
4	Business on Premises –Primary business location with entry and exit traffic, does not meet definition of incidental, or has employees
5	Daycare facilities / services on the premises regardless of the number of children
6	Dwelling with open foundation or built on piers, pilings or stilts
7	Homes with EIFS: Exterior Insulation and Finish Systems
8	System Requirements <ul style="list-style-type: none"> <li>• Electric: Aluminum and Knob &amp; Tube wiring</li> <li>• Polybutylene, lead and galvanized pipes</li> </ul>
9	Farm Exposure: Non-incidenta (i.e. business) in nature <ul style="list-style-type: none"> <li>• With employees, including seasonal workers</li> <li>• Which allow “pick your own” activities</li> </ul>
10	Roofs: <ul style="list-style-type: none"> <li>• Dwellings with full or partial flat roofs</li> <li>• Unacceptable roof materials include tar paper, rolled roofing, plywood boards, stapled roofs, asbestos shingle, wood shingle, &amp; asphalt laid over wood shake or shingle</li> <li>• Asphalt roofs with more than two layers of shingles</li> </ul>
11	Heat Source: <ul style="list-style-type: none"> <li>• Open combustion (e.g. wood, coal, pellet) as primary heat source;</li> <li>• Open combustion (e.g. wood, coal, pellet) as secondary heat source without professional installation</li> <li>• Risks with wood, coal or pellet stove in an outbuilding or other structure</li> <li>• Risks with propane or kerosene heaters, or space heaters</li> </ul>
12	Home Under Construction: if completion date is greater than 12 months into the future or if General Contractor is an Insured.
13	In-ground Oil Tanks: Dwellings with in-ground oil tanks on the premises
14	Lead Exposure: Multi-family home or rental with liability extended built prior to 1978 without certification of lead remediation
15	Mobile Homes, Manufactured Homes, House Trailers & Trailer homes, including homes that incorporate any of these as a part of the structure
16	Prior cancellation / declination / non-renewal for underwriting reasons

Material dated prior to this date is obsolete

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#	Rule
17	Unfenced inground swimming pool located on the property; swimming pool with an elevated diving platform or jumping structure located adjacent to the pool and more than 2 feet above the surface of the water such as diving rocks, or any pool with a sliding board. Any above ground pool without fence or self-locking gate.
18	Trampoline located on the property
19	Applicants indicted for or convicted of the crime of fraud, bribery, arson or any other arson-related crime in connection with this or any other property during the last 5 years
20	Applicant with lapse in prior property insurance coverage if lapse is due to underwriting reasons
21	<p>Occupancy/Dwelling Type</p> <ul style="list-style-type: none"> <li>• Risks that are currently for sale or in the process of foreclosure</li> <li>• Risks that are vacant or abandoned</li> <li>• Risks that show signs of unrepaired damage, deterioration or poor maintenance</li> <li>• Risks that are condemned or have uncorrected building or fire code violations</li> <li>• Risks that are used in conjunction with illegal or hazardous operations (e.g. cultivation, manufacture or distribution of federally illegal substances, manufacture of alternative fuel sources/biodiesel fuels, manufacture or sale of fireworks or firearms)</li> <li>• Non-standard buildings such as underground homes, and homes built on stilts or pilings</li> <li>• Homes built using unusual or non-standard materials</li> </ul>
22	Log homes over 25 years old.
23	Historic Homes (homes on the Historic Registry)
24	<p>Loss History</p> <ul style="list-style-type: none"> <li>• Open liability claims</li> <li>• Prior dog bite claims</li> <li>• Liability claim with \$5,000 or more paid within the last 5 years, unless the condition which caused the loss has been remedied</li> <li>• Losses due to insured's negligence, carelessness or improper maintenance</li> </ul>
25	Attractive Nuisance Exposure such as Bicycle or Skateboard Ramps or Jumps, Ziplines
26	Commercial Property, not including home approved for incidental Business
27	Dwelling constructed with Sulfurized Drywall
28	Hot Tubs unless secured with a locked cover

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Eligibility Requirements

General

- Insured must write their Auto and Home with Hanover/Citizens.
- Auto and Home must have the same named insureds.
- Auto and Home must have concurrent effective dates unless Maintenance of Existing Insurance is used on the lagging business line for the first policy period.

<b>Platinum Guidelines</b>	
<b>Dwelling Value</b>	
Coverage A Minimum	\$150,000
Minimum deductible equal to the minimum account deductible	
<b>Loss History</b>	
Prior 5 Years	1 Loss
<b>Protection Class</b>	
Protection Class 1 – 10 Eligible	
<b>Dwelling Characteristics</b>	
Primary Dwellings Only	
Stand Alone GRC for Home Built 1900+	
Under Construction	Ineligible
<b>Auto Eligibility</b>	
At least one private passenger vehicle has Comprehensive coverage	
No lapse in Auto coverage	
Minimum split limit of liability	\$100,000/\$300,000/\$100,000
Minimum CSL	\$300,000
No major violations (includes DUI) or need to file proof of financial responsibility (SR-22)	
No excluded drivers (Driver Exclusion form) on policy	

**Maine Homeowners  
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Eligibility Guidelines:

Coverage is permitted under a homeowner policy for the watercraft described below. The premium shall be determined by the state in which the insured's initial residence is located. If the insured owns another residence in a different state and operates the boat principally from that residence, the premium for that state shall apply.

Section II Liability coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power.

This policy may be endorsed, for a charge, to provide Section II Liability coverage for those watercrafts not covered within the policy form. The following table outlines which watercraft types are covered for liability as part of the base policy form.

Type of Watercraft (Owned)	Watercraft Liability (All Forms)
Outboard ≤ 25 HP	Covered in base form
Sailing Vessel < 26ft	Covered in base form
Inboard/Outboard	<u>Not</u> covered in base form
Inboard	<u>Not</u> covered in base form
Personal Watercraft/Jet skis	<u>Not</u> covered in base form
Outboard > 25 HP	<u>Not</u> covered in base form
Sailing Vessel ≥ 26ft	<u>Not</u> covered in base form

ALL FORMS – The policy may be endorsed to provide coverage for physical damage losses to watercraft, as well as permanent equipment, motors, unattached equipment, and safety and lifesaving equipment related to the covered watercraft. This form can also be used to cover trailers used to tow covered watercraft. Loss Settlement is for repair or replacement up to the limit of liability shown in the Declarations.

Unattached Equipment coverage is limited to \$1,000. A \$500 deductible or the policy deductible, if greater, applies to this coverage.

To be eligible for this endorsement, the Watercraft must be:

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1. A sailing vessel, with or without auxiliary power, that is less than 26 feet in length; or
2. A non-sailing vessel, powered by one or more outboard engines or motors
3. A trailer used to tow a watercraft defined in 1.or 2. above.