USLI.COM
888-523-5545

1-4 Family Dwelling Product – Personal Lines (All States Except CT, GA, IL, IN, MI, MN, OH, PA, SC and VA)

Product Features:

- Basic Form DP-1 package policy and Special Form DP-3 package policy available
- Available for one to four family tenant-occupied locations
- Available for two to four family owner-occupied locations
- Eligible insureds include individual, trust, estate, family or limited partnership, and limited liability company
- Dwellings under renovation are eligible on Basic Form DP-1
- Coverage A (Building) starting at $75,000 on Basic Form DP-1*
- Coverage A (Building) starting at $100,000 on Special Form DP-3*
- Special Form DP-3 available for properties up to 90 years old
- Flat roofs up to 15 years available on both DP-1 and DP-3
- Up to 10 locations per policy**
- Maximum property coverage of $1,000,000 total insured value
- Liability limits up to $1,000,000
- Medical payments of $5,000
- Deductibles available from $1,000 to $5,000

Additional Advantages:

- Comprehensive Personal Liability coverage is available up to $1,000,000 including personal injury coverage
- Additional insureds free of charge
- No mandatory roof exclusion
- Actual Cash Value Roof Endorsement available on Special Form DP-3
- Discount available for sprinkler fire protection systems
- Efficient online capabilities
- A.M. Best Rated A^{++} Carrier
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their assets

*Minimum requirement in MO for DP 1 is $100,000 and for DP 3 is $150,000
**Varies by state, contact your underwriter for more information
Coverage not available in AK, AL, CA, FL, HI, KY, LA, MS, WV

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

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As a rental dwelling owner, do you have the right coverage?

- A guest is leaving your tenant-occupied dwelling. The guest trips over an uplifted section of sidewalk on your property and sustains a broken ankle, resulting in a paid loss of $4,000.
- On a cool fall morning, your tenant turns on the heat. The furnace generates a “puff back” of smoke that causes smoke and soot damage to the furniture, walls and carpeting, resulting in a paid loss of $1,397.
- Your tenant has a history of tossing cigarettes out at a second story window. A smoldering cigarette lands on the first floor porch roof and it ignites, causing in extensive damage to the exterior, smoke and water damage to the interior, and resulting in a paid loss of $33,349.
- A tenant has been behind on rent payments and the dwelling owner is eager to make the unit available to a paying tenant. The dwelling owner renders the unit uninhabitable by turning off the heat and refusing to make repairs to leaky plumbing. The tenant sues. The court finds that the dwelling owner executed an unlawful eviction, resulting in a paid loss of $35,000.

Why should you choose USLI’s 1-4 Family Dwelling Product?

The following are important features. Check to make sure you have the following:

COVERAGE FEATURES	USLI	COMPETITORS
Special (DP-3) and Basic Form (DP-1) are available		
Personal injury coverage automatically included, covering wrongful eviction, invasion of privacy or wrongful entry		
Available for 2-4 family owner occupied dwellings		
Available for 1-4 family tenant occupied dwellings		
Coverage while property is under renovation		
Replacement cost coverage for building on DP-3		
No mandatory roof exclusion		
Actual cash value roof endorsement available		
Comprehensive personal liability coverage is optional		
Named Insured can be a trust, estate, limited partnership or family partnership or LLC		
A.M. Best rated A^{++} Carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their assets		

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