

**OCEAN HARBOR
NEW YORK HOMEOWNERS**

Eligibility	Coverage	Coverage A maximum \$1,750,000 Coverage A minimum \$150,000
	Distance to Coast	No coastal restrictions except southern barrier islands (Dune Rd, Fire Island, Jones & Gilgo Beach). Fishers Island is also ineligible
	Year Built	No restriction. Risks built prior to 1920 require proof of a complete gut reno, down to the studs, with all major systems being entirely replaced
	Insured	Policy must be written in a personal name. A trust may be added via trust endorsement. Corporations, LLC's, estates or trusts may be written as a DP
	Number of Families	1-2 families eligible. Must be owner occupied
	Liability	Available up to \$1,000,000
	Losses	Refer all losses to underwriting
	Ineligible	<ul style="list-style-type: none"> •Vacant or unoccupied dwellings or those up for sale •Dwellings under construction/renovation •Dwellings of unconventional, obsolete, unique or irreplaceable construction, including log homes •Home based businesses. Refer to underwriting for exception •Dwellings within 300' of a commercial entity. Refer to underwriting for exception •Mobile homes & homes not permanently attached to a foundation •Manufactured & modular homes •Diving boards over 2' above water •Pools not enclosed by 4' fence with self-locking gate •Dwellings without a permanently installed heat source or with a woodstove as a primary heat source •Metal or rolled tar paper roofs. Refer to underwriting for exception •Student housing •Dwellings with more than 4 units in a fire division •Dwellings located on 5+ acres. Refer to underwriting for exception •Vicious, temperamental, exotic pets, livestock or saddle animals including any with a history of biting •See separate dogs section on the following page for ineligible breeds
Guidelines	Updates	<p>Electric</p> <ul style="list-style-type: none"> •Must be newer than 50 years •Circuit breakers required; no Federal Pacific or StabLok breakers •No aluminum wiring; no knob & tube wiring •Minimum 100 amp service <p>Plumbing</p> <ul style="list-style-type: none"> •Must be newer than 50 years; water heaters must be newer than 30 years •No galvanized pipes; no lead pipes <p>Roof</p> <ul style="list-style-type: none"> •Must be newer than 30 years; flat roofs are eligible
	Secondary / Seasonal	<ul style="list-style-type: none"> •Secondary/seasonal dwellings in PC 9 require a central station fire alarm •Secondary/seasonal dwellings built on pier/stilt foundations are ineligible •If the secondary/seasonal dwelling is unoccupied during winter months, limited water damage coverage is applied •If the insureds primary residence is out of state, limited water damage coverage is applied

**OCEAN HARBOR
NEW YORK HOMEOWNERS**

Guidelines	Incidental Rental	<ul style="list-style-type: none"> •Rental exposure permitted up to a maximum 14 weeks annually, limited to no more than 4 leases during this period •Minimum 2 week rental. Daily/weekend rentals are ineligible •Rentals through AirBnB, VRBO or any other home sharing program are ineligible •Multi-family rental dwellings are ineligible
	Dogs	<ul style="list-style-type: none"> •Prohibited breeds of dog include pure bred and any mix of the following: American Staffordshire Terriers, American Pitbull Terriers, Staffordshire Bull Terriers (all commonly known as Pit Bulls); Doberman Pinschers; Rottweilers; Chows; Presa Canarios; Akitas; German Shepherds; Wolf Hybrids or Wolf Dogs; any dog with a history of biting; any dog trained to attack persons, property or other animals; any dog that has not had inoculations as required by law •Maximum 2 dogs per dwelling
	Scheduled Property	<ul style="list-style-type: none"> •Only limited pieces of jewelry are eligible. Furs, fine art, silverware, firearms, rare collectibles etc.. cannot be scheduled •Refer to full scheduled property guidelines available on our website
	Extended Liability	<ul style="list-style-type: none"> •Liability may be extended from policies written for primary homes only •Liability may only be extended to other locations in NY •Liability will not be extended to locations with rental or business exposure. The insured must occupy the other location •Liability will only be extended to one other location. Must be a 1-2 family
	Firewalls	<ul style="list-style-type: none"> •A firewall is required if the dwelling is frame row construction or a stand-alone frame structure if the total number of families exceeds 4
	General	<ul style="list-style-type: none"> •Separate CAT deductible options only available in downstate counties •Trampolines are eligible with a signed liability exclusion form •Slides and diving boards less than 2' above water are eligible. Surcharge applies •EIFS/stucco is eligible •Underground oil tanks are eligible •All dwellings are inspected. Exterior only
Available Credits	Companion	<ul style="list-style-type: none"> •Eligible if your office writes a non-HO/DP policy under the same named insured. A competing HO/DP policy does not qualify •Multiple Ocean Harbor policies through your office qualify
	Mature Homeowner	<ul style="list-style-type: none"> •Eligible if at least one named insured is over 50 years old and retired •Only eligible on primary dwellings
	New Roof	<ul style="list-style-type: none"> •Eligible for roofs replaced within the last 10 years
	New Construction	<ul style="list-style-type: none"> •Eligible for dwellings built within the last 10 years
	Protective Devices	<ul style="list-style-type: none"> •Credits available for multiple fire & burglary alarm types including smoke detectors, local alarms, and central station monitored alarms
	Water Shutoff	<ul style="list-style-type: none"> •Eligible if system is equipped with an automatic water shutoff function. Additional credit if system is also central station monitored