

# **QUICK GUIDELINES FOR OTSEGO INSURANCE**

**\*ADMITTED COMPANY**

**\*A+ RATING**

## **WILL ONLY WRITE**

**DWELLINGS 1-2 FAMILY OWNER OCCUPIED**

**APARTMENTS (NO CO-OPS OR CONDOS)**

**2 MILES FROM SOUTH SHORE—1 MILE FROM NORTH SHORE **SUFFOLK COUNTY****

**1 MILE FROM THE NORTH OR SOUTH SHORE IN **NASSAU COUNTY****

**½ MILE FROM THE SHORE IN THE FIVE BOROUGHS**

**WILL WRITE ATTACHED HOUSES IF THEY HAVE FIREWALL**

**(HOUSES BUILT AFTER 1980 HAVE FIREWALLS)**

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**2 FAMILY HOUSE **\$800,000/\$300,000** PROPERTY AND LIABILITY LIMIT**

**1 FAMILY HOUSE **\$800,000/\$500,000** PROPERTY AND LIABILITY LIMIT**

**DEDUCTIBLE OPTIONS \$100, \$250, \$500, \$1,000**

**MEDICAL PAYMENTS CANNOT EXCEED \$5,000**

**10% DISCOUNT FOR NEW DWELLING UNDER 20 YRS**

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**POOL (MUST BE FENCED) WILL ONLY WRITE **\$100,000** LIABILITY  
LIMIT**

**DOGS COMPANY WILL ONLY WRITE **\$100,000** LIABILITY LIMIT**

**WILL WRITE A TRAMPOLINE WITH EXCLUSION**

**3 YEAR POLICY**

**NO WINDSTORM DEDUCTIBLE**

**PRICES SUBJECT TO UNDERWRITING APPROVAL**

ASAP