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Fax 469-499-2531
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DP

Dwelling Fire (QRC) – New Jersey

Binding Criteria (refer to uw for higher values)	
DP3	Min. – Max. Limits
Property	Cov. A: \$150,000 min—\$1,000,000 max
Liability	Section II Personal Liability \$100,000 - \$500,000 Med Pay to Others \$1,000 - \$5,000 *Section II Coverages not mandatory for DP-3
	Earthquake: Do not bind or increase coverage on a dwelling and/or contents with EQ coverage for 72 hours following an EQ with a magnitude of 4.5 or higher on the Richter Scale. The restriction applies within a 200-mile radius of epicenter.

Files to be Retained by Agent
Signed Applications
Replacement cost estimators
Evidence of flood coverage
Documentation of updates to roofing, HVAC, electrical, plumbing
Alarm certificates; sprinkler system certificates
Documentation of Auto Policy for Companion Automobile Credit
Evidence of IBHS certification; certified or licensed installation of window
Older Home Verification form and Plumbers affidavit

Payment Plans						
Payment Type	Discount	Pay Plan	Money Due at Inception	Inst. Amt	Inst. Fee	Inst. Due
Paid in Full - Check/EFT	14%	Full	Full payment + policy fees	n/a	n/a	n/a
Paid in Full - Credit Card	11%					
Mortgagee Bill	9%					
Installments by Check	3%	2-Pay	55% of premium + policy fees	45%	\$2	180 days
	3%	3-Pay	40% of premium + policy fees	30%	\$2	60 and 120th day
	3%	4-Pay	31% of premium + policy fees	23%	\$2	90, 180, 270 days
Installments by EFT*	3%	2-Pay	55% of premium + policy fees	45%	n/a	180 days
	3%	3-Pay	40% of premium + policy fees	30%	n/a	60 and 120th day
	3%	4-Pay	31% of premium + policy fees	23%	n/a	90, 180, 270 days
	3%	10-Pay	25% of premium + policy fees	8.3%	n/a	Monthly
Installments by Credit Card	-	2-Pay	55% of premium + policy fees	45%	\$2	180 days
	-	3-Pay	40% of premium + policy fees	30%	\$2	60 and 120th day
	-	4-Pay	31% of premium + policy fees	23%	\$2	90, 180, 270 days

*\$10 EFT Credit applies. EFT must be set up by the insured at upcinsurance.com/policyholders/payments/

Quote Variables	
Quote Variables	Description
Deductibles	Wind/Hail deductibles must be equal to or larger than AOP deductibles.
Distance To Coast (All)	This field is automatically filled after the property address is validated.
Hip Roof	Hip roof applies when roof is >=90% hip, but not if there is a skylight or overhangs that exceed 18 inches.
IBHS	Discounts apply when the home is certified by the International Institute for Business & Home Safety (IBHS) as meeting the standard for one of the Hurricane Resistance Designations. Evidence and supporting documentation must be retained by the agent.
# of Months Occupied per Year (HO3/5/6 & DP3)	Enter the number of months during a calendar year that the home is occupied.
# of Months Rented per Year	May be rented on an annual or as often as monthly basis (weekly rental is ineligible)
Non-Structural Hail Loss (HO3/5/6 and DP3)	This endorsement is required when the roof is metal and/or when the siding or exterior walls are metal.
Open Foundation Surcharge	Check this box if the risk has an eligible open foundation (see Dwelling Exterior guidelines in this document).
Roof Age	Discounts apply when a new roof has been installed on homes 10 years old or older. Proof of roof age must be kept in agents files.
Certified Property Manager	Check this box for a discount for properties under full-time professional firm management.
Secured Community/Building	Check this box if the home resides in a community that is gated.

Email	Correspondence	Payment Address	Overnight Address	Claims
Quotes/NB: NJreferrals@csc.com	UPC Insurance P.O. Box 1011 St Petersburg, FL 33731	UPC Insurance P.O. Box 31512 Tampa, FL 33631	Attn: Accounting Dept. 100 Paramount Dr., Suite 100 Sarasota, FL 34232	24 hr Reporting: 1-888-CLM-DEPT 1-888-256-3378 www.upcinsurance.com/policyholders/submit-a-claim/
Endorsements: upc@csc.com				

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Underwriting Guidelines

Dwelling Exterior

- Dwelling cannot be in poor condition, have debris or unrepaired damage.
- Dwelling cannot have a tree overhanging the roof or deemed by the company to be in dangerous proximity to the dwelling or appurtenant structures.
- Dwelling may have up to 4 units.
- Dwelling cannot be a considered a historical dwelling (i.e., listed on a historical register).
- Dwelling cannot have burglar bars (quick release bars also ineligible).
- Dwellings with an open foundation of less than 6 feet must be completely enclosed with material such as block, brick, siding, or lattice, unless the dwelling is built on pilings/piers for flood control purposes.
- Dwelling may not have an underground oil tank. Properties that previously had such a tank may be eligible once the tank has been removed (not abandoned in place) and any contaminated soil remediated. Supporting documentation is required in order to be eligible.
- Townhouse or rowhouse in buildings of four (4) or more units must be separated from units on either side by masonry firewalls, with parapets extending through the roof at least 15 inches. (Parapets are not required for year of construction 2006 or newer).

Dwelling Interior

- Dwellings with wood stoves, pellet stoves, or fireplaces inserts are ineligible, unless installation meets current code. If present, these heat sources may not be the dwelling's primary heat source.
- A business may not operate in any way on the residence premises. Incidental business occupancy for a home office with no foot traffic must be referred to underwriting.
- Rental is allowed on an annual or up to monthly basis. (weekly rentals are ineligible)
- Dwellings must be used solely for residential purposes, and a) contain no more than four apartments, and b) house no more than three roomers or boarders.
- Dwelling must be occupied 3 or more months in a 12-month period and cannot be an unoccupied home for sale, vacant, in foreclosure, or have foreclosure pending.
- Properties occupied less than 9 months in a 12-month period must either be in the care of a professional management firm, have a central monitored alarm, or be in a gated/guarded community.
- Dwelling must be protected by functioning smoke detectors in good working order located close to near the kitchen and all sleeping areas.
- No more than 2 families may reside at each residence unit.

Location

- Dwelling cannot be isolated and must be visible by two other dwellings or a public road.
- Property must be 5 acres or less (over 5 acres must be referred to underwriting prior to binding).
- Dwellings cannot be located within 2,000 feet of prior sinkhole activity or where mines subsidence has occurred.
- Dwelling cannot be located entirely or in part over any body of water.
- Dwelling cannot be located in an area that has been condemned or deemed unlivable by civil authority, including urban renewal or highway construction.
- Dwelling located in Special Flood Hazard Areas (SFHA) must have a flood policy with matching building and content limits or the maximum available
- Dwelling can not be in, over or adjacent to a commercial property.
- Dwelling can not be located on a farm, ranch, orchard or grove and does not have farming or ranching activities taking place.

Construction

- Metal homes that do not contain a chassis, are bolted to a slab, and meet all current single family home building codes are acceptable.
- Mobile, manufactured, motor, houseboat, house trailer, and trailer homes are ineligible.
- Dwelling must not contain Exterior Insulation and Finishing System (e.g., Dryvit) or asbestos. EIFS installed 2002 or later is acceptable.
- Dwelling must not be under construction for more than 90 days.
- Dwelling cannot be constructed of obsolete, unconventional, do-it-yourself or irreplaceable design or materials, including but not limited to log homes, dome homes or earth homes (log siding is acceptable)

Coverage

- Dwellings must be insured to at least 100% of replacement cost or 100% of ACV for homes older than 40 years.
- Prior approval is required if the purchase price is less than 70% of the replacement cost value (e.g., a home purchased for \$240,000 and insured for \$350,000 requires prior approval).
- Prior approval required if the risk has been previously rejected, canceled or non-renewed by any company for an underwriting reason.
- Earthquake coverage is not available on concrete/masonry constructed homes; masonry veneer constructed homes are ineligible unless masonry veneer is excluded.

Liability

- A hot tub on the premises must have a locking cover or is protected by a locking fence at least 4-feet high.
- A swimming pool on the premises must be maintained and full as well as protected by a locking fence at least 4-feet high or for above ground pools, the outer step ladder must flip up and lock into place.
- Properties containing a trampoline, treehouse, zipline, skateboard/bike ramp, or pool slide are ineligible.
- Porches, decks, stoops, platforms, or landings that are 3 feet or more off the ground or with 3 or more steps leading to them must be constructed with properly installed handrails.
- Dwellings with home day care or assisted living activity exposures are ineligible.
- Please refer to the [New Jersey Animal Guidelines](#) for a complete list of ineligible animals including but not limited to particular dog breeds and exotic animals.
- Low diving boards are acceptable if no more than 20 inches off of the water level and the pool must be 8 feet deep or more.

Applicant

- Applicant must have had prior coverage if a home was owned during the twelve months prior to the effective date.
- All properties are subject to an interior and/or exterior inspection.
- Applicant cannot have been convicted of arson or fraud.
- Policies must be written in the name(s) of an individual(s) or trustee/grantor of a trust who owns the dwelling if purchasing liability coverage; or
- Ownership by a corporation, LLC or LLP is permitted only when tenant occupancy is selected (liability coverage is unavailable for business ownership). Allowable business entities may own five or fewer dwellings to be eligible.
- Family trusts may have their interests covered as an additional interest.
- Estates are not eligible.
- Property may not have more than 2 mortgages.
- No applicant may have a personal or business occupation who's activities or reputation result in high public recognition (Public office holders are acceptable)

Loss History

- Two (2) or more claims within the previous three (3) years, may be used to reject or non-renew a policy. However:
 1. Claims resulting from natural causes will not be used as the sole criteria to non-renew, reject, cancel, or increase the premium on a policy, as long as all damages resulting from prior losses have been repaired or otherwise remediated, with supporting documentation provided
 2. One (1) or more fire or liability claims within the past three (3) years may be used to reject or non-renew a policy.
 3. Based on the number and type of losses, UPC may elect to order a detailed inspection as part of its underwriting evaluation.

Roof

- Roof covering must be in good condition, not wood shingle, shake, tar and gravel, built-up roof (BUR) or tin, with no more than one overlay, and is:
 - 20 years or newer if 3-tab composition shingle;
 - 25 years or newer if architectural composition shingle;
 - 30 years or newer if aluminum, copper, steel or rubber tile shingles;
 - 40 years or newer if slate or tile.
- Roof must have a 5:12 roof pitch or greater, unless the roof is poured concrete. Low pitch or flat roofs are acceptable over non-living space as long as those roofs are not structurally tied into the main roof line.

Electrical

- Dwelling must have an electrical system that is 100-amp service or greater and Ground Fault Circuit Interrupters (GFCI) outlets where water might come in contact with the electrical wiring.
- Knob and tube wiring, aluminum/multi-strand aluminum wiring (unless outside of the home going from the meter, through the service entrance, into the electrical service panel), Federal Pacific Electric (FPE)/Stab-Lok/Sylvania/Zinsco/Challenger electrical panels, or fuses are ineligible.

Plumbing

- Dwelling must have plumbing made from copper, cast iron, or PVC and is 50 years or newer. PEX is acceptable if installed year 2011 or newer. Galvanized plumbing is ineligible.
- Water heaters must be 15 years or newer (or 20 years or newer if located in the garage)

Central Heat

- Dwelling has a central HVAC system present that is twenty (20) years or newer or the furnace/HVAC system has been completely rebuilt within twenty (20) years.
- Dwellings with wood stoves, pellet stoves, coalstoves, or fireplace inserts are ineligible, unless installation meets current code. If present, these heat sources may not be the dwelling's primary heat source.
- Evaporate coolers (wet air/desert/swamp cooler) and portable heaters are ineligible.