

**OCEAN HARBOR  
NEW YORK DWELLING FIRE**

<b>Eligibility</b>	<b>Coverage</b>	Coverage A maximum \$1,750,000 Coverage A minimum \$150,000
	<b>Distance to Coast</b>	No coastal restrictions <b>except</b> southern barrier islands (Dune Rd, Fire Island, Jones & Gilgo Beach). Fishers Island is also ineligible
	<b>Year Built</b>	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
	<b>Insured</b>	Policy may be written in a personal name, trust, estate, corp, LLC or partnership
	<b>Number of Families</b>	1-4 families eligible
	<b>Liability</b>	Available up to \$1,000,000
	<b>Losses</b>	Refer all losses to underwriting
	<b>Ineligible</b>	<ul style="list-style-type: none"> <li>•Month to month rentals are ineligible. Full year lease required</li> <li>•Lease must be for an entire unit. Individual room rentals are ineligible</li> <li>•Vacant or unoccupied dwellings or those up for sale</li> <li>•Dwellings under construction/renovation</li> <li>•Dwellings of unconventional, obsolete, unique or irreplaceable construction, including log homes</li> <li>•Home based businesses</li> <li>•Dwellings within 300' of a commercial entity. Refer to underwriting for exception</li> <li>•Mobile homes &amp; homes not permanently attached to a foundation</li> <li>•Manufactured &amp; modular homes</li> <li>•Diving boards over 2' above water</li> <li>•Pools not enclosed by 4' fence with self-locking gate</li> <li>•Dwellings without a permanently installed heat source or with a woodstove as a primary heat source</li> <li>•Metal or rolled tar paper roofs. Refer to underwriting for exception</li> <li>•Student housing</li> <li>•Dwellings with more than 4 units in a fire division</li> <li>•Dwellings located on 5+ acres. Refer to underwriting for exception</li> <li>•Vicious, temperamental, exotic pets, livestock or saddle animals including any with a history of biting</li> <li>•See separate dogs section on the following page for ineligible breeds</li> </ul>
<b>Guidelines</b>	<b>Updates</b>	<p><b><u>Electric</u></b></p> <ul style="list-style-type: none"> <li>•Must be newer than 50 years</li> <li>•Circuit breakers required; no Federal Pacific or StabLok breakers</li> <li>•No aluminum wiring; no knob &amp; tube wiring</li> <li>•Minimum 100 amp service</li> </ul> <p><b><u>Plumbing</u></b></p> <ul style="list-style-type: none"> <li>•Must be newer than 50 years; water heaters must be newer than 30 years</li> <li>•No galvanized pipes; no lead pipes</li> </ul> <p><b><u>Roof</u></b></p> <ul style="list-style-type: none"> <li>•Must be newer than 30 years; flat roofs are eligible</li> </ul>

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<b>Guidelines</b>	<b>Secondary / Seasonal</b>	<ul style="list-style-type: none"> <li>•Secondary/seasonal dwellings in PC 9 require a central station fire alarm</li> <li>•Secondary/seasonal dwellings built on pier/stilt foundations are ineligible</li> <li>•If the secondary/seasonal dwelling is unoccupied during winter months, limited water damage coverage is applied</li> <li>•If the insureds primary residence is out of state, limited water damage coverage is applied</li> </ul>
	<b>Dogs</b>	<ul style="list-style-type: none"> <li>•Prohibited breeds of dog include pure breeds and <b>any mix</b> 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</li> <li>•Maximum 2 dogs per dwelling</li> </ul>
	<b>Scheduled Property</b>	<ul style="list-style-type: none"> <li>•Not available on our DP products</li> </ul>
	<b>Extended Liability</b>	<ul style="list-style-type: none"> <li>•Not available on our DP products</li> </ul>
	<b>Firewalls</b>	<ul style="list-style-type: none"> <li>•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</li> </ul>
	<b>General</b>	<ul style="list-style-type: none"> <li>•Separate CAT deductible options only available in downstate counties</li> <li>•Trampolines are eligible with a signed liability exclusion form</li> <li>•Slides and diving boards less than 2' above water are eligible. Surcharge applies</li> <li>•EIFS/stucco is eligible</li> <li>•Underground oil tanks are eligible</li> <li>•All dwellings are inspected. Exterior only</li> </ul>
<b>Available Credits</b>	<b>Companion</b>	<ul style="list-style-type: none"> <li>•Eligible if your office writes a non-HO/DP policy under the same named insured. A competing HO/DP policy does not qualify</li> <li>•Multiple Ocean Harbor policies through your office qualify</li> </ul>
	<b>Mature Homeowner</b>	<ul style="list-style-type: none"> <li>•Eligible if at least one named insured is over 50 years old and retired</li> <li>•Not available on fully tenant occupied dwellings. Insured must live in dwelling as a primary residence</li> </ul>
	<b>New Construction</b>	<ul style="list-style-type: none"> <li>•Eligible for dwellings built within the last 10 years</li> </ul>
	<b>Protective Devices</b>	<ul style="list-style-type: none"> <li>•Credits available for multiple fire &amp; burglary alarm types including smoke detectors, local alarms, and central station monitored alarms</li> </ul>