

Georgia



Manufactured Home	Condominium	Dwelling Fire	Dwelling Fire	Homeowner
	HO-6	DP-1	DP-3	HO3
Owner Occupied, Seasonal,	Owner Occupied, Seasonal,	Owner Occupied, Seasonal,	 Seasonal, Rental & Vacant 	Owner Occupied, & Seasonal
Rental & Vacant (DP-1)	Rental	Rental, Vacant & Not a	 80 years old or newer 	 80 years old or newer
 No Age Limit 	 No Age Limit 	Resident	 Minimum value \$75,000 	 Minimum value \$150,000
 Minimum Value \$5,000 	 Maximum Value \$500,000 	 No Age Limit 	 Maximum value \$500,000 	 Maximum value \$500,000
 Maximum Value \$300,000 	 Personal Property available 	 Maximum Value \$500,000 	 Maximum Value for seasonal 	Open Peril
Open Peril	up to \$500,000 regardless of	 Maximum Value for vacant 	& vacant \$1 million	 All protection classes
 Actual Cash Value 	dwelling amount	\$1 million	 All protection classes 	 Replacement Cost
 All protection classes 	 Minimum Value \$5,000 	 Named Peril 	Replacement Cost, Full Repair	 Extended Replacement Cost
• Full Repair Cost, Replacement	 Named Peril for personal 	 All protection classes 	Cost & Actual Cash Value	available
Cost & Extended Replacement	property	 Actual Cash Value 	available	• 1-2 Family Home
Cost Available	 All protection classes 	 Full Repair Cost available 	• Extended Replacement Cost &	 Full Water Damage
 Short Term Rental for rental 	 Replacement Cost 	 Multiple Family Homes 	Modified Functional	 Occasional Rental for owner
home	 Full Water Damage 	 Water Damage optional 	Replacement Cost available	occupied & seasonal home
Occasional Rental for seasonal	 Short Term Rental for rental 	 Builder's Risk available for 	 Multiple Family Homes 	• Coastal Risks acceptable up to
& owner-occupied homes	homes	vacant home	 Full Water Damage 	one mile of the coastline
Coastal Risks acceptable up to	 Occasional Rental for owner- 	 Short Term Rental for rental 	 Short Term Rental for rental 	• Multiple claims acceptable, 3
one mile of the coastline	occupied & seasonal home	home	home	in the past three years
 Prior claims acceptable, 2 in 	Coastal Risks acceptable up to	 Occasional Rental for owner 	Occasional Rental for seasonal	
the past three years	one mile of the coastline	occupied & seasonal homes	home	
	 Multiple claims acceptable, 3 	Coastal Risks acceptable up to	Coastal Risks acceptable up to	
	in the past three years	one mile of the coastline	one mile of the coastline	
		 Multiple claims acceptable, 3 	Multiple claims acceptable, 2	
		in the past three years	in the past three years	