Tower Hill Specialty

Ohio











Manufactured Home	Condominium HO-6	Dwelling Fire DP-1	Dwelling Fire DP-3	Homeowner HO3
• Owner Occupied, Seasonal, Rental & Vacant (DP-1) • Student Housing is acceptable with no more than 4 students occupying the residence • No Age Limit • Minimum Value $5,000 • Maximum Value $300,000 • Open Peril • Actual Cash Value • All protection classes • Full Repair Cost, Replacement Cost & Extended Replacement Cost Available • Short Term Rental for rental home • Occasional Rental for seasonal & owner-occupied homes • Hobby Farming optional • Prior claims acceptable, 2 in the past three years	• Owner Occupied, Seasonal, Rental • Student Housing is acceptable with no more than 4 students occupying the residence • No Age Limit • Maximum Value $500,000 • Personal Property available up to $500,000 regardless of dwelling amount • Minimum Value $5,000 • Named Peril on personal property • All protection classes • Replacement Cost • Full Water Damage • Short Term Rental for rental homes • Occasional Rental for owner-occupied & seasonal home • Multiple claims acceptable, 3 in the past three years	• Owner Occupied, Seasonal, Rental, Vacant & Not a Resident • Student Housing is acceptable with no more than 4 students occupying the residence • No Age Limit • Maximum Value $500,000 • Maximum Value for vacant $1 million • Named Peril • All protection classes • Actual Cash Value • Full Repair Cost available • Multiple Family Homes • Water Damage optional • Builder's Risk available • Short Term Rental for rental home • Occasional Rental for owner occupied & seasonal homes • Multiple claims acceptable, 3 in the past three years	• Seasonal, Rental & Vacant • Student Housing is acceptable with no more than 4 students occupying the residence • 80 years old or newer, unless renovated • Minimum value $75,000 • Maximum value $500,000 • Maximum Value for seasonal & vacant $1 million • All protection classes • Replacement Cost • Full Repair Cost, Actual Cash Value, Extended Replacement Cost & Modified Functional Replacement Cost available • Multiple Family Homes • Full Water Damage • Short Term Rental for rental home • Occasional Rental for seasonal home • Multiple claims acceptable, 2 in the past three years	• Owner Occupied, & Seasonal • 80 years old or newer, unless renovated • Minimum value $150,000 • Maximum value $500,000 • Open Peril • All protection classes • Replacement Cost • Extended Replacement Cost available • 1-2 Family Home • Full Water Damage • Occasional Rental for owner occupied & seasonal home • Hobby Farming optional • Multiple claims acceptable, 3 in the past three years