



**OWNER-OCCUPIED (DP1H)
DWELLING COVERAGE**

Underwriting Manual

Hanover Fire & Casualty Insurance Company
Owner-Occupied Dwelling Underwriting Manual

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GENERAL INFORMATION

APPLICATIONS

All applications must be fully completed, legible and signed by the insured and writing agent. Signed copies of applications are to be maintained at agent's office and/or submitted upon company's request.

**** For eligible OH risks, the OH Mine Subsidence form must be uploaded to the on-line application. For all OH risks, the Appointment of Proxy must be uploaded to the application.**

APPLICATION FEE

All applications are subject to a one-time, fully earned, \$20.00 Application/Underwriting Fee, which must be remitted with the down-payment.

BINDING AUTHORITY

Agents have binding authority on all owner-occupied risks subject to the following:

- Application has been completed and signed by the named insured
- Risk meets the underwriting guidelines outlined on Exhibit 1 on page 5 and online agent portal application

Upon binding or no later than within twenty (20) days of binding, agent must submit both photographs of premises and sufficient premium to the Company. THE COMPANY WILL ISSUE NOTICE OF CANCELLATION OF BINDER TWENTY (20) DAYS AFTER THE EFFECTIVE DATE OF COVERAGE IF PHOTOGRAPHS AND SUFFICIENT PREMIUM HAVE NOT BEEN SUBMITTED BY AGENT OR IF THE COMPANY IS UNABLE TO VERIFY INSURABLE INTEREST IN THE DESCRIBED LOCATION FOR THE NAMED INSURED.

BACKDATING PROHIBITED

The effective date of coverage must not precede the time and date of the insured's signature on the application.

CANCELLATIONS

All cancellation requests must be submitted to the Company in a timely manner. We will not back date the cancellation more than a period of 12 months. Retroactive dating of cancellations will require submitted evidence that other coverage was in-force or proof of sale/ownership transfer (in those cases where this is the reason for cancellation).

In the event of a mid-term cancellation, premiums will be refunded on a pro-rata basis.

All cancellation requests must be signed and/or submitted by the named insured, agent, or legal representative(s).

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LAND CONTRACT SALES AND LEASE TO PURCHASE AGREEMENTS

Properties currently under land contract sales, lease to purchase agreements or any other arrangement wherein title is in the process of being transferred from the owner to the resident are strictly forbidden and will not be considered.

DUTY TO IMMEDIATELY REPORT KNOWN LOSSES

As representatives of the Company, agents are required to advise the company immediately upon learning of any loss. This is regardless of whether a claim is filed. Failure to do so may result in a breach of the insurance contract and/or the General Agents Contract.

NOTICE OF CHANGE IN RISK

Any change in occupancy (e.g. moved, property sold, etc.), ownership, or any other material change to the insured location must be reported to Company by the agent or named insured within 14 days of discovery.

NOTICE SPECIFIC TO POLICIES ISSUED IN OHIO

All policies issued in the state of Ohio will be underwritten by Independent Mutual Fire Insurance Company.

PAYMENT OPTIONS

Direct Bill Options¹:

1-Pay – Full Payment Plus \$20 Policy Fee

2-Pay – 60% Down-Payment Plus \$20 Policy Fee; Remaining 40% Billed at 6 Months from Eff. Date

4-Pay – 40% Down-Payment Plus \$20 Policy Fee; Equal Billing Periods of 20% Every 3 Months from Eff. Date

Automatic Payment Options (Checking Account² or Credit/Debit Card³)

2-Pay – 50% Down-Payment Plus \$20 Policy Fee; Remaining 50% Charged at 6 Months from Eff. Date

4-Pay – 25% Down-Payment Plus \$20 Policy Fee; Recurring Charges of 25% Every 3 Months from Eff. Date

10-Pay – 25% Down-Payment Plus \$20 Policy Fee; Recurring Charges of 1/12 Premium Months 2-10. No Charges Months 11 & 12

12-Pay – 1/12 Down-Payment Plus \$20 Policy Fee; Monthly Recurring Charges of 1/12 Premium

¹ \$1 Billing Fee Per Invoice Applies

² No Billing Fees for Automatic Payments from Checking Account

³ \$5 Billing Fee Per Premium Payment Applies for Credit/Debit Card Payments (3rd Party Administrative Fee)

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PARTIAL RENTAL EXPOSURE

Risks where the owner lives in one unit and rents out 1-3 other units in the residence are acceptable in the DP1H program provided all other underwriting criteria are acceptable. Dwellings with multiple units must be at least 50% occupied (e.g. 4-unit home must have at least 2 occupied units). Tenants are strongly encouraged to carry a separate renter's insurance policy with liability. Please carefully review the Personal Liability Rider with the property owner for exclusions and limitations resulting from an on-premises business.

POLICY PERIODS

All owner-occupied dwelling policies are written on an annual term and are automatically renewed, pending payment of renewal premium.

PROPERTY INSPECTIONS

The Company will conduct external inspections on all properties; interior inspections, while rare, may also be required. Inspections may be conducted at any time during the policy period. The Company reserves the right to inspect any risk prior to offering renewal terms, as part of a claim investigation, or at any other time with prior notice provided to the policyholder and/or agent of record.

REPAIR LETTERS

The Company will utilize repair letters, when possible, to address property conditions that fail to meet the company's guidelines. Repair letters may be sent following property inspection, claims investigation or any other time during the policy period where change in conditions is made known to the company. Failure to provide evidence of repairs within the time listed on the notice will generate mailed legal notice of cancellation or non-renewal.

ROUNDING

All premiums shall be rounded to the nearest whole dollar. A premium of \$0.50 or more shall be rounded to the next whole dollar.

TEMPORARY VACANCY

Any period of vacancy lasting more than 30 days will require cancellation of the existing owner-occupied policy. Short-term vacant policies are available for eligible risks. Any property vacant at the time of binding will require a vacant policy, unless proper evidence is remitted to and reviewed by underwriting showing a move-in date within 30 days of the policy's effective date.

WIND AND HAIL DEDUCTIBLE

All policies will be subject to a minimum 2% (of Coverage A) deductible for any loss resulting from a wind or hailstorm. This deductible may be increased during the underwriting period or at renewal at the discretion of the Company.

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<i>Exhibit 1</i>	Agents' Authority		
Underwriting Issue	Agents' Binding Authority	Refer to Company	Prohibited - Decline Account
General			
Completed and Signed Application	All		
Student Housing		All	
Section 8 or HUD Housing	All		
Row House or Town Home	All		
Dwellings in Active Land Contract Sales or Lease to Purchase Agreements			All
Dwellings in Name of Estate, Trust, Company, or LLC		All	
Number of Units	1-4 Units		> 4 units
Declined, Cancelled, or Non-Renewed	Non-Payment	All Other Reasons	
Prior Loss/Claim (5 Years)	1 if < \$5,000 Closed, All Repairs Completed	1 if > \$5,000 or 2 or More Losses Closed, All Repairs Completed	Open Claims, Incomplete Repairs, or > 4 Claims
Commercial Business on Premises			All
Backdating Coverage			All
Risks Situated on More than 5 Acres		6 - 25	> 25
Risks in Foreclosure (property address)	Settled in Favor of Named Insured.	Pending	Active
Risks in Bankruptcy	Timeframe Ended	Current	
Dwelling within 300 Feet of a Body of Water (e.g. Creek, Stream, Pond, Lake, etc.).	Creeks, Ponds, Small-Medium Lakes, etc.		Major Lakes or Rivers (e.g. Lake Michigan, Mississippi River)
Dwellings within Five Miles of Ocean			All
Dwelling on Stilts or Piers			All
Boarding Homes			All
Mobile and Manufactured homes	Construction Completed on Permanent, Enclosed Foundation		Construction Not Completed. Not on Permanent Foundation
Attached / Closely Neighboring Vacant or Unoccupied Building	Boarded, Secure, and Maintained (Photo Required)		Not Boarded, Secure, and/or Maintained
Short-Term Rentals (Less than 12 Months)			All
Dwellings Under Construction			All
Farms or Farming Operations			All
Property			
ACV Dwelling Value	Up to Market Value (MV)	>MV up to 125% of MV	>125% of MV
New Purchase * Closing costs and other administrative fees may not be added to the Coverage A limit	Dwelling Value = Purchase Price up to 125% of Purchase price	Dwelling Value is >125% of Purchase Price	
Converted Structures		All	

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Underwriting Issue	Agents' Binding Authority	Refer to Company	Prohibited - Decline Account
Log Homes	All		
Unique Construction (e.g. Berm, Container, etc.)		All	
Year Built	All		
All Wiring Types (Including Knob & Tube, Fuses, etc.)	All		
Age of Heating, Plumbing & Wiring	All		
Distance from Fire Hydrant	All		
Wood, Coal, Pellet Stoves, & Fireplaces— Properly Ventilated & Professionally Installed ¹	All		
Space Heater		All	
Roofs (Includes Flat Roofs)	Structurally Sound, No Known Leaks/Pre-Existing Damage	All Other	
Risks Under Renovation	Cosmetic		Major ²
Condition of property	Good	Fair ²	Disrepair, Condemned, Uninhabitable, etc. ³
Large tree limbs over-hanging dwelling		All	
Liability			
Underground storage tanks	All		
Above Ground Swimming Pool (No slide and/or Diving board) or Hot Tub	Entirely Fenced		Not Protected
In-Ground Swimming Pool (No slide and/or Diving board) or Hot Tub	Entirely Fenced		Not Protected
Trampolines	Trampoline Netting and Fenced Yard	Trampoline Netting, No Fenced Yard	No Trampoline Netting
Playgrounds / Swing Sets		All	
Farm Animals		All	
Dangerous Dog Breeds/Exotic Animals ⁴		All – Liability Excluded for Animal	
Any Animal with a History of Bite or Attack.			All

1. Wood, Coal, or Pellet stoves must be professionally installed, properly ventilated, and regularly maintained. Photographs must be submitted with application.
2. Examples include complete roof replacements, an addition, gutting, and/or any risk better suited for a builder's risk policy.
3. Examples include unrepaired property, unacceptable maintenance and condition, significant cracking in sidewalks or driveways, siding is cracked or missing, accumulation of junk or litter including unattended automobiles, unkempt landscaping and staircases of more than 5 steps without handrails.
4. Includes: Akita, Alaskan Malamute, Boxer, Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Terrier, and Wolf Hybrid or any mix.

GENERAL RULES

POLICY TERM

Policies shall be written for a term of one year with renewal offer automatically generated, barring no lapse in coverage and conditions maintained to company guidelines. The premium is determined using the rates in effect at the time of renewal. Any newly applicable forms or endorsements shall be added to the policy at each renewal date.

COVERED PERILS

1. Fire or Lightning
2. Windstorm or Hail (Separate deductible calculated at 2% of Coverage A limit listed in declarations)
3. Vandalism and Malicious Mischief
4. Burglary
5. Personal Liability
6. Explosion
7. Smoke Damage (Separate sub-limit equal to 5% of Coverage A limit listed in declarations)
8. Riot or Civil Commotion
9. Aircraft
10. Vehicles
11. Additional Living Expenses

OPTIONAL PERILS & ENDORSEMENTS

1. Equipment Breakdown Coverage – Flat annual fee of \$48
2. Service Line Coverage – Flat annual fee of \$48
3. Repair Cost Endorsement – Flat annual fee of \$84
4. Inflation Guard Endorsement – Automatically included for applicable policies (see below)

INFLATION GUARD ENDORSEMENT

Policyholders electing to make premium payments automatically; EFT – either from a checking account (ACH) or a credit/debit card – will automatically have the Inflation Guard Endorsement added to the policy. Policies with this endorsement will receive an additional 2% increase to the Coverage A and B Limits at every 12-month renewal at no additional cost.

Policy must remain on automatic billing (EFT) for the entire policy term for this benefit to apply.

OTHER INSURANCE

Other Insurance is not prohibited. No premium adjustment applies.

VANDALISM & MALICIOUS MISCHIEF

Vandalism and Malicious Mischief are automatically included perils with all owner-occupied policies. **This coverage is voided on any property that has been vacant for a period of 30 consecutive days or more prior to the date of loss.**

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INSURING DWELLING WITH ATTACHED / CLOSELY NEIGHBORING VACANCY

We will accept risks in this program which are attached and/or closely neighboring to vacant structures, subject to underwriting review. Inspection will be used to determine acceptability – protection and overall condition will be considered. Applicable risks require an affirmative answer to “Adjacent to Vacant Dwelling” question on the quote/application.

COVERAGE DESCRIPTIONS AND PRINCIPLE COVERAGES

Section I Coverage

- Coverage A – Your Dwelling
- Coverage B – Other Related Structures
- Coverage C – Personal Property
- Coverage D – Additional Living Expenses (Owner-Occupied)

Section II Coverage

- Coverage L – Personal Liability to Others

Coverage		Owner-Occupied
Section I	Coverage A (Building)	\$20,000 - \$300,000 (Increments of \$100) Dwelling Value (ACV) = Market Value
	Coverage B (Other Structures)	10% of Coverage A (Coverage can be Excluded, but Not Increased)
	Coverage C (Personal Property)	50% of Coverage A Included (Option to Increase up to an Additional \$20,000 in Increments of \$5,000) Coverage C Limit Cannot Exceed 80% of Coverage A Limit
	Coverage D (Loss of Use)	2% of Coverage A (Coverage Cannot be Increased)
	Theft Coverage	\$1,000 Included (\$2,500 & \$5,000 Coverage Limits Available).
	Burglary Coverage	Not Available
	Additional Living Costs, included	Included – “Unfit for use for more than 1 month Covered costs are paid on a monthly basis. You must give us proof of such costs.”
	AOP (All Other Peril) Deductible	\$500 Minimum AOP Deductible (\$1,000 Option Available)
Section II	Coverage L (Liability)	\$25,000 Included (\$50,000, \$75,000 & \$100,000 Coverage Limits Available) ¹

1. The liability rates shown in the rate pages contemplate a general aggregate limit equal to twice the Coverage L occurrence limit. Medical Payments to Others coverage is not included and not available for purchase with this product. **Liability coverage cannot be issued on a stand-alone basis.**

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PRIOR LOSS HISTORY

Applicant's loss history will be a determining factor in the acceptability of the application for insurance. All prior losses incurred by the applicant in the previous **five** years must be disclosed, including losses at different locations than the subject property.

Underwriting will consider each application on an individual basis and combine loss history with other underwriting factors, including condition & upkeep of the premises and continuity of insurance on the subject property. All losses stemming from one occurrence will be treated as one loss, regardless of how they are reported.

In general, the company will accept risks with one significant loss (exceeding \$5,000) in the previous five years so long as no evidence of arson or any other non-fortuitous factors exist. One minor loss in the past five years does not require pre-approval but must be disclosed on the application. All losses, regardless of the size, must be disclosed prior to binding coverage for underwriting review.

Prior losses must be closed and all repairs completed.

CANCELLATION PROCEDURES

In the event the Company determines a bound risk to be unacceptable during the underwriting period, we will send notice of cancellation. The length of notice will be determined by the appropriate state guidelines and will be clearly indicated on the notice. A copy of the cancellation notice will be mailed to all interested parties, including named insured, and any mortgagees and/or additional insureds.

In the event a cancellation is made after the underwriting period, we will follow the procedures listed above. Reasons for cancellation after the underwriting period include non-payment of premium, a material increase in underwriting risk and other allowable reasons as set forth by the appropriate State guidelines.

RISKS WITH DOGS/ANIMALS ON PREMISES

Underwriting will individually review any risk with one or more animals on premises. Liability is specifically excluded in all cases for any bodily injury or property damage caused by a dog. Underwriting reserves the right to decline coverage for any reason, including unsafe boarding conditions, animals displaying aggressive behavior at the time of property inspection, or if the number of animals on premises is deemed hazardous.

POLICY FORMS - OWNER-OCCUPIED (DP1H)

PENNSYLVANIA

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form - FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, PA (Fire Dwelling) – FL 0183 Edition 07/06

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

AAIS Insurance Consultation Services Exemption Act-Notice – ML 0120 Edition 03/99

AAIS Natural Growth Exclusion – FL 0086 Edition 07/06

Smoke Damage Benefit Rider – HFC-SD (04) Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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OHIO

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, OH (Fire Dwelling) – FL 0417 Edition 08/07

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – IMFIC-SD (17) Edition 10/17

Burglary - Theft Endorsement – IMFIC-BTE (17) Edition 10/17

Personal Liability Rider – IMFIC-LIAB (17) Edition 10/17

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Specific Coverage Exclusions Rider – IMFIC-SCE (17) Edition 11/17

Mine Subsidence Insurance Coverage Form – OH-MSI-2 Edition 09/13

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition. 02/19

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INDIANA

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, IN (Fire Dwelling) – FL 0426 Edition 11/01

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

AAIS Flood Insurance Notice - CL 0302 Edition 05/00

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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ILLINOIS

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, IL (Fire Dwelling) – FL 0100 Edition 10/08

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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DELAWARE

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition. 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, DE (Fire Dwelling) – FL 0439 Edition 10/08

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition. 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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NEW JERSEY

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, NJ (Fire Dwelling) – FL 0113 Edition 10/02

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Percentage Deductible - Windstorm or Hail – ML-413 Ed 1.0 Edition 09/13

AAIS Civil Unions Amendment – CL 0321 Edition 01/07

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Dwelling/Fire Insurance – HFC-SUMM(NJ) Edition 01/18

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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MARYLAND

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, MD (Fire Dwelling) – FL 0096 Edition 06/09

AAIS Amendatory Endorsement MD – FL 0245 Edition 10/14

AAIS Amendatory Endorsement – CL 300 Ed. 1.0 Edition 11/12

AAIS Anti-Concurrent Causation, Policyholder Notice – HO 9928 Edition 01/14

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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WASHINGTON D.C.

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, DC (Fire Dwelling) – FL 0425 Edition 04/00

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) – Edition 11/12

Burglary-Theft Endorsement – HFC-BTE (00) Edition 09/13

Personal Liability Rider – HFC-LIAB (03) Edition 09/13

Additional Living Expense Rider – HFC-ALE (01) Edition 09/13

Exclusion-Insured Premises Unoccupied or Vacant Beyond 60 Days – HFC-UO-VAC-13 Edition 09/14

Optional Endorsements

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

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