



COMMERCIAL LINES

10+ SCHEDULED DWELLING PROGRAM

SCHEDULED DWELLING

- 10 or more dwellings
- Property only
- Acord Form applications
- 3-year loss experience
- No owner occupancy

KEY FEATURES

- Dwellings scheduled on ONE policy
- No policy limit restrictions
- Various deductible options available
- \$500 to \$25,000

PREFERRED

- ✓ 60 years or newer
- ✓ Over 60 years with wiring, roofing, plumbing & heating updates
- ✓ Above average or better condition

COVERAGES AVAILABLE

- ✓ Building
- ✓ Business Personal Property
- ✓ Business Income including Extra Expense
- ✓ Inland Marine
- ✓ Crime Coverage Comprehensive Form

COVERAGE OPTIONS

- ✓ ISO Forms
- ✓ Actual Cash Value
- ✓ Replacement Cost (buildings 30 years or newer)
- ✓ Coinsurance options 50% to 100%
- ✓ Basic Form

PRICING

- ✓ Commercial ISO Pricing
- ✓ Flexible pricing available (up to 25% credit/debit available)

DEDUCTIBLE OPTIONS

- ✓ Minimum \$500
- ✓ Maximum \$25,000
- ✓ Separate Wind/Hail Available

RESTRICTIONS

- ✓ No Tier One or Two, unless Wind/Hail Excluded
- ✓ ISO Form Excludes Flood
- ✓ Vacant Bldgs with no prospect of occupancy
- ✓ KY - MO - WV E&S only

BILLING

- ✓ Agency Bill Only

PHOTOS

- ✓ Within 30 days of bind or
with Inspection

MODERN LINK

Not Available

INSPECTIONS

- ✓ At Inception
- ✓ At Underwriters Discretion



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INELIGIBLE RISKS				
Condition	Un-repaired damage	Excessive debris on premises	Condemned	Broken/boarded windows
Construction Type	Manufactured (Mobile) Homes	Earth or Dome Homes	Row homes	Attached to/Converted Commercial
	Town Homes	Hand-hewn Log homes	Unusual construction	Rolled Flat or Tin roofing
	Open Foundation		Condominiums	Open Pier/Stilt Homes
Location	Isolated/inaccessible by road	Landslide Area	Forest or brush fire zone	Within 1,000 ft of rising water or flood area
Applicant	Past conviction of arson or fraud		Home in foreclosure or 60 days past due	Unemployed
Other	Kerosene or portable space heaters	Knob and Tube wiring	Underground fuel tank on premises	Fraternity, sorority or student housing

CONTACT INFORMATION	
Hot Line ♦ 800-723-3722 x9-6925	Email ♦ Commercial_Lines@AMIG.Com
Fax ♦ 513-947-4188	