

**CONNECTICUT UNDERWRITING GUIDELINES**  
**BUNKER HILL INSURANCE COMPANY**  
**August 2016**

**COMPANY PHILOSOPHY**

The foundation of our underwriting philosophy is proper exposure identification and pricing. Proper identification of risk characteristics, including dwelling age, location, condition, and updates, are key elements of our program. Proper identification of required coverage amounts is critical, as we require every risk to be fully insured consistent with the exposure of a replacement cost policy. Consistent with proper risk identification, we periodically order inspections and underwriting reports on new and renewal business.

We seek in each community those homes that constitute sound risks by virtue of the upkeep and condition of the home, and the responsible actions of their residents. Our principal focus is those customers who are also insured by one or more of the other companies in the Plymouth Rock Group of Companies.

Bunker Hill's agents are an important part of our underwriting process. We expect our agents to be familiar with the risks that are submitted to us, and for those risks to be consistent with our underwriting philosophy.

These guidelines do not replace or supersede any relevant law, statute or insurance regulation. The guidelines apply to new and renewal business, unless otherwise specified.

**BINDING AUTHORITY**

Your binding authority is limited to those homes that meet our eligibility criteria.

In addition, your binding authority is limited during severe weather, earthquakes and other catastrophes as follows:

**Severe Weather-** No coverage may be bound on new business or by endorsement to in-force policies if the National Weather Service has issued a severe weather watch or warning for a specific area for the duration of the watch/warning. This includes, but is not limited to, watches/warnings for rain, wind, flood, snow, ice, tornado, or named storm.

**Earthquake** - In the event of an earthquake in excess of 5.0 on the Richter scale, no coverage may be bound on new business or by endorsement to in-force policies for ten days following the initial shock. A notice will be issued if the moratorium is extended beyond ten days due to continued aftershocks.

**Other Catastrophes** - In the event of a natural or man-made catastrophe, no coverage may be bound on new business or by endorsement to in-force policies for the duration of the event. In addition, no coverage may be bound in an area currently evacuated or on evacuation notice. This includes, but is not limited to, such events as fire, high wind, hail, flooding, hurricane or other named storm.

**Exceptions** - The circumstances of any particular event may require amendment of these guidelines and we reserve the right to suspend your binding authority as we deem appropriate. We will notify you when this occurs.

**INSPECTIONS AND OTHER UNDERWRITING REPORTS**

We inspect most risks to determine acceptability. We share with the agent and the insured any conditions which are a threat to life or property. We reserve the right to order inspections and other underwriting reports on any individual risk and will do so periodically. We expect compliance with any reasonable recommendations that we develop.

## UNDERWRITING CRITERIA

### General

All risks must currently be in good condition.

All risks must show pride in ownership through proper care, maintenance, and risk mitigation.

All risks must show a history of continuous homeowners coverage and timely premium payments.

All risks require a replacement cost estimator as available on the Bunker Hill website.

All risks must be loss free or have a loss history that is consistent with the responsible ownership of a well-maintained home.

All dwellings must be occupied by the insured, their immediate family member (spouse, child or parent) or their tenants.

### The following types of losses shall not be considered when evaluating loss history:

- losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

### Applications

We expect that the agent has obtained the insured's signature on the application for business and will maintain an electronic or paper copy of the signed application.

Applications with effective dates backdated more than two weeks from the date of receipt at Bunker Hill are not acceptable.

### Insured Values

| FORM | Minimum Limit | Maximum Limit | Binding Authority |
|------|---------------|---------------|-------------------|
| HO3  | \$100,000     | \$2,000,000   | \$600,000         |
| HO-4 | \$15,000      | \$250,000     | \$100,000         |
| HO-6 | \$25,000      | \$400,000     | \$150,000         |

Risks with insured values that exceed the binding authority limits may not be bound and are subject to underwriter approval.

The HO4 form will be considered for the Standard Program only.

### Coverage Amounts for HO-3:

| Coverage | Form | Included     | Maximum      |
|----------|------|--------------|--------------|
| B        | HO3  | 15% of Cov A | 50% of Cov A |
| C        | HO3  | 75% of Cov A | 75% of Cov A |
| D        | HO3  | 30% of Cov A | 50% of Cov A |
| E        | HO3  | \$300,000    | \$1,000,000  |
| F        | HO3  | \$1,000      | \$5,000      |

**Insurance-to-value**

All forms must be insured to 100% of replacement cost as determined by the replacement cost estimator provided by the Company unless Special Loss Settlement endorsement HO 04 56 is selected.. The Coverage A amount must be adjusted annually to account for construction cost inflation.

The Home Replacement Guarantee, the Additional Replacement Cost (125% and 150%) and the Additional Limits of Liability for Coverages A, B, C and D endorsements are intended for one to two family dwellings built in 1925 or later and used exclusively as owner occupied private residences or occupied by an immediate family relative.

|  | Home Replacement Guarantee Coverage (H-500) | Additional Replacement Cost Coverage - 125% (H-501) | Additional Replacement Cost Coverage – 150% (H-502) | Additional Limits of Liability for Coverages A, B, C, and D (BH 04 11) |
|--|---|---|---|--|
| New Business   | Not eligible                                | Eligible  | Eligible  | Eligible   |
| A. Renewal Business <b>not</b> endorsed with H-500 Home Replacement Guarantee coverage   | Not eligible                                | Eligible  | Eligible  | Eligible   |
| B. Renewal Business endorsed with H-500 where insured received notice of reduction in coverage and agreed with Coverage A amount           | Not eligible                                | Eligible  | Eligible  | Eligible   |
| C. Renewal Business endorsed with H-500 where policyholder did not receive notice of reduction in coverage or estimate of replacement cost | Eligible                                    | Not Eligible  | Not Eligible  | Eligible   |

**Deductibles:**

The minimum deductible for all forms is based on the insured value and the program:

| Coverage Limit           | Standard | Regular  | Preferred | Super Preferred | Ultra Preferred |
|--------------------------|----------|----------|-----------|-----------------|-----------------|
| Up to \$300,000          | \$ 500   | \$ 500   | \$ 500    | \$ 1,000        | \$ 1,000        |
| \$300,001 to \$750,000   | \$ 1,000 | \$ 1,000 | \$ 1,000  | \$ 1,000        | \$ 1,000        |
| \$750,001 to \$1,000,000 | \$ 2,500 | \$ 2,500 | \$ 2,500  | \$ 2,500        | \$ 2,500        |
| Greater than \$1,000,000 | \$ 5,000 | \$ 5,000 | \$ 5,000  | \$ 5,000        | \$ 5,000        |

Secondary/Seasonal: Minimum deductible of \$1,000

**Dwelling and Property Conditions**

All risks must currently be in good condition. All risks must show pride in ownership through proper care, maintenance, and risk mitigation.

Dwellings with any of the following conditions are unacceptable:

- underground or exterior oil tanks
- trampolines, skateboard jumps, or other nuisance-type attractions on premises
- vacant, unoccupied, for sale, or rented on a short-term basis
- unrepaired damage or conditions
- outdated or improperly maintained electrical or plumbing systems including less than 100 amp electrical service or aluminum or knob and tube wiring
- failure to meet local building or fire codes
- the absence of a thermostatically controlled central heating system as the primary source of heat
- a wood-burning stove that does not have certificates of inspection verifying proper installation
- radiant heat in the slab foundation
- open or pier foundations below the principal living area of the dwelling
- boarding or rooming houses, dormitories, fraternity or sorority houses, or condominiums rented to others on a short-term basis
- flat or rolled asphalt roofs
- roofs over 25 years of age (except for “lifetime” type roofs such as tile, slate or steel)
- roof coverings that are not well-maintained and in good condition
- on a non-paved road or an isolated location
- hazardous liability exposure (such as stairs without handrails, walkways in poor repair, broken pavement, poor lighting, debris in yard, unregistered vehicles, etc.)
- located on an island, or in a known sinkhole, landslide, cave-in, or defined brush area.

Trailers, mobile homes, log homes, and houseboats are unacceptable.

Homes with fused electrical systems will be considered in the Standard Program.

Dwellings located in designated flood zones A or V must carry flood insurance up to the full amount of the Coverage A limit of liability or \$250,000, whichever is less.

Subject to underwriting discretion non-compliance with recommendations may cause the account to move to Standard.

**Age of dwelling**

Homes built more than 40 years ago must have evidence of updates to the roof, and to the electrical, heating and plumbing systems. Rental properties built prior to 1979 that are NOT deemed “lead free” or “lead safe” by a certified lead abatement contractor are not eligible.

**Protection class**

Protection Class 10 is not acceptable

**Occupancy and Number of families**

Coverage is intended for dwellings occupied by the insured, their immediate family member (spouse, parent or child) or their tenants.

Eligibility for coverage:

| Number of Families | HO3 Standard | HO3 Regular  | HO3 Preferred | HO3 Super Preferred | HO3 Ultra Preferred |
|--------------------|--------------|--------------|---------------|---------------------|---------------------|
| 1                  | Eligible     | Eligible     | Eligible      | Eligible            | Eligible            |
| 2                  | Eligible     | Eligible     | Eligible      | Not Eligible        | Not Eligible        |
| 3                  | Eligible     | Not Eligible | Not Eligible  | Not Eligible        | Not Eligible        |
| 4                  | Eligible     | Not Eligible | Not Eligible  | Not Eligible        | Not Eligible        |

**Tiering**

All risks are placed in one of seven tiers. We evaluate the risk characteristics at both new business and renewal, except for credit. We evaluate credit only at new business, unless requested by the policyholder.

| Tier | Tiering Points |                       |
|------|----------------|-----------------------|
|      | greater than   | less than or equal to |
| 1    |                | -20                   |
| 2    | -20            | -12                   |
| 3    | -12            | -5                    |
| 4    | -5             | 10                    |
| 5    | 10             | 20                    |
| 6    | 20             | 75                    |
| 7    | 75             |                       |

| Credit Score Group | Tiering Points |
|--------------------|----------------|
| 1                  | -25            |
| 2                  | -15            |
| 3                  | -10            |
| 4                  | 0              |
| 5                  | 10             |
| 6                  | 25             |
| 7                  | 50             |
| 8                  | 100            |
| No Hit, No Score   | 5              |

| *Losses in 3 Years | Tiering Points |
|--------------------|----------------|
| 0                  | 0              |
| 1                  | 20             |
| 2                  | 50             |
| 3+                 | 100            |

| Woodstove | Tiering Points |
|-----------|----------------|
| Yes       | 0              |
| No        | 0              |

**\*The following types of losses shall not be considered when determining tiering points:**

- losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

**Pools**

In-ground swimming pools must be completely surrounded by a fence (four foot high minimum) with a self-closing, self-latching gate.

Above ground pools must meet all building codes, including height requirements, and (1) must be completely surrounded by a fence with a self-closing, self-latching gate, (2) have a removable ladder or (3) have a self-closing, self-latching gate that controls access from a deck.

Doors in buildings offering direct access to a pool must have self-closing, self-latching mechanisms.

Slides and diving boards are acceptable as long as they have been professionally installed and meet code requirements.

**Business Activities**

We will consider incidental office occupancies or self-employed business where there is minimal customer traffic.

Dwellings where substantial business activities are conducted are unacceptable.

Dwellings where day care services of any kind are provided are unacceptable.

**Animals**

Insureds may not own the following breeds of dog: Pit Bull Terrier, Rottweiler, Wolf dog, Coyote dog or any mixed breed containing one of these breeds.

Risks for insureds who own dogs among the following breeds require underwriter approval: Alaskan Malamute, Akita, Airedale Terrier, Boxer, Bulldog, Bullmastiff, Bull Terriers (all types), Cane Corso, Chow Chow, Dalmatian, Doberman Pinscher, Giant Schnauzer, Great Dane, Husky (all types), Presa Canaria, Spitz, Shepherds (all types) or any mixed breed containing one of these breeds.

Insureds may not own any exotic animal (such as alligators, snakes, etc.) or any animal that has a prior history of biting or attacking or that displays aggressive or protective behavior.

**Watercraft**

Boats used for racing, rental or chartering are unacceptable.

Unusual watercraft including but not limited to homemade boats, houseboats, or jet skis are unacceptable.

Motor boats that are greater than 16 feet in length or that have a horsepower-to-foot ratio exceeding 7 to 1 are not eligible for property coverage.

Motor boats that are greater than 26 feet in length or powered by more than 225 horsepower are not eligible for liability coverage. Sailboats greater than 35 feet are not eligible for liability coverage.

**Firearms**

If there are firearms or ammunition on the insured premises, the firearms and ammunition must be stored in locked containers or equipped with trigger locks and chained and locked to a storage rack.

Resident children and visitors to the premises should not have access to the firearms or the means to gain access.

**\*Loss experience**

The insured's loss experience determines eligibility for the policy form and program:

| Losses – within last 12 months | Losses - within last 3 years | Standard   | Regular  | Preferred    |
|--------------------------------|------------------------------|--|--|--------------|
| 0                              | 0                            | Eligible   | Eligible   | Eligible     |
| 0                              | 1                            | Eligible   | Eligible   | Not eligible |
| 0                              | 2 +                          | Eligible but requires under - writer approval and may not be bound | Eligible but requires under - writer approval and may not be bound | Not eligible |
| 1+                             | any                          | Not eligible   | Not eligible   | Not eligible |

| Losses – within last 12 months | Losses - within last 5 years | Super Preferred | Ultra Preferred |
|--------------------------------|------------------------------|-----------------|-----------------|
| 0                              | 0                            | Eligible        | Eligible        |
| 0                              | 1                            | Not eligible    | Not eligible    |
| 0                              | 2 +                          | Not eligible    | Not eligible    |
| 1+                             | any                          | Not eligible    | Not eligible    |

**\* The following losses shall not be considered when determining eligibility for policy form and program:**

- Losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

\*Renewal Loss Experience

Risks that have one or more losses are subject to underwriter review prior to renewal and may be placed in an eligible program or nonrenewed.

**\* The following losses shall not be considered when determining renewal loss experience:**

- Losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

**Prior Insurance and Payment History**

All risks must show a history of continuous homeowners coverage and timely premium payments.  
Lapses in coverage during the last 3 years are not acceptable, unless there was no need for insurance.  
Risks with a poor payment history are not acceptable.

**Renewals**

Accounts that receive 2 or more notices of cancellation within a 9 month period may be placed in the standard program.  
Accounts that receive 4 or more notices of cancellation within a 21 month period may be considered for non-renewal.

**Secondary/Seasonal Dwellings**

Bunker Hill must write the primary dwelling.

The secondary/seasonal dwelling must be intended for occupancy by the insured with only occasional renting (up to 4 weeks per year).

The secondary/seasonal dwelling must be situated on a year-round accessible road that will accommodate fire department vehicles.

Coverage A limits - Form HO-3 \$100,000 to \$400,000

Form HO-6 \$25,000 to \$400,000

The minimum deductible is \$1,000 for secondary / seasonal dwellings.

A secondary or seasonal dwelling is not eligible for the Preferred HO3 program.

Liability may not be extended from a primary residence to a secondary/seasonal dwelling located in Connecticut unless the secondary/seasonal property is insured by Bunker Hill.

**Dwellings Under Construction**

We will consider dwellings which will be completed and owner-occupied within six months. The construction work must be performed by licensed and insured building contractors.

Dwellings under construction will only be considered in the standard program.

**Public Figures**

Risks where the insureds have a high degree of public exposure are not acceptable; examples of unacceptable occupations include media personalities or broadcasters and professional entertainers or athletes.

Risks where the insureds have been convicted of the following crimes are not acceptable:

- arson

- libel or slander

**Scheduled Personal Property**

We write scheduled personal property as an endorsement to the homeowners form.

Schedules that exceed in the aggregate the amount of Coverage C are not eligible.

Individual items exceeding \$25,000 in value are not eligible.

Individual items over \$7,500 require an appraisal or bill of sale (not over 3 years old).

All items, regardless of amount, require a complete and accurate description. Descriptions of fine gems should include the carat, color, clarity, cut, and shape. Descriptions of silverware and similar items should include manufacturer, pattern, quantity, size, and type of material.

Maximum aggregate limits by class are as follows:

| <b>CLASS</b>               | <b>CLASS MAXIMUM AGGREGATE</b> |
|----------------------------|--------------------------------|
| Jewelry                    | \$75,000                       |
| Furs                       | \$25,000                       |
| Fine Arts                  | \$75,000                       |
| Cameras                    | \$10,000                       |
| Musical Instruments        | \$15,000                       |
| Silverware, Goldware, etc. | \$40,000                       |
| Stamps                     | \$10,000                       |
| Coins                      | \$10,000                       |
| Golfer's Equipment         | \$10,000                       |
| Guns                       | \$10,000                       |
| Boats                      | \$15,000                       |

We will schedule motor boats that are less than or equal to 16 feet in length with a horsepower-to-foot ratio not exceeding 7 to 1.

All scheduled property valued at more than \$50,000 must be protected by a properly maintained local burglar alarm system.

All scheduled property valued in excess of \$100,000 must be protected by a property installed and maintained central station burglar alarm system.



## Program Placement

We will evaluate a program placement for each policy at new business based on the following risk characteristics. At renewal, we may evaluate losses, deductibles, cancellation notices, account credit, or the presence of woodstoves or dogs from the dog list.

|                                  | Standard             | Regular    | Preferred                 | Super Preferred                               | Ultra Preferred                               |
|----------------------------------|----------------------|------------|---------------------------|---|---|
| Minimum Standard Deductible      |                      |            |                           |   |   |
| Coverage Limit                   |                      |            |                           |   |   |
| Up to \$300,000                  | \$ 500               | \$ 500     | \$ 500                    | \$ 1,000                                      | \$ 1,000                                      |
| \$300,001 to \$750,000           | \$ 1,000             | \$ 1,000   | \$ 1,000                  | \$ 1,000                                      | \$ 1,000                                      |
| \$750,001 to \$1,000,000         | \$ 2,500             | \$ 2,500   | \$ 2,500                  | \$ 2,500                                      | \$ 2,500                                      |
| Greater than \$1,000,000         | \$ 5,000             | \$ 5,000   | \$ 5,000                  | \$ 5,000                                      | \$ 5,000                                      |
| Number of Families               | 1, 2, 3 or 4         | 1 or 2     | 1 or 2                    | 1   | 1   |
| Occupancy                        | Primary or Secondary | Primary    | Primary                   | Primary                                       | Primary                                       |
| Required Dwelling Limit          | na                   | \$ 100,000 | \$ 150,000                | \$ 200,000                                    | \$ 200,000                                    |
| Required Cov C Limit - HO6 only  | \$ 25,000            | \$ 25,000  | \$ 50,000                 | \$ 50,000                                     | \$ 50,000                                     |
| Minimum Personal Liability Limit | \$ 300,000           | \$ 300,000 | \$ 300,000                | \$ 300,000                                    | \$ 300,000                                    |
|                                  |                      |            |                           |   |   |
| PC Class                         | 1 - 9                | 1 - 9      | 1 - 9                     | 1 - 9   | 1 - 9   |
| *Loss Free Years Minimum         | 1                    | 1          | 3                         | 5   | 5   |
| Account Credit                   | na                   | na         | Yes                       | Yes   | Yes   |
| Woodstove                        | Yes                  | Yes        | Yes                       | No  | No  |
| Roof                             | na                   | na         | na                        | Replaced within last 20 years                 | Replaced within last 20 years                 |
| Plumbing and Electrical          | na                   | na         | na                        | Modernized within last 30 years               | Modernized within last 30 years               |
| Fused Electrical System          | Yes                  | No         | No                        | No  | No  |
| Payment History                  | na                   | na         | na                        | No Cancellation Notices in the past 12 months | No Cancellation Notices in the past 12 months |
| Prior Carrier                    | na                   | na         | na                        | Must be standard carrier                      | Must be standard carrier                      |
| Acceptable Credit                | na                   | Fair       | Good                      | Very Good                                     | Excellent                                     |
| Dogs                             | na                   | na         | No dogs from the dog list | No dogs from the dog list                     | No dogs from the dog list                     |

Dog list: Alaskan Malamute, Akita, Airedale Terrier, Boxer, Bulldog, Bullmastiff, Bull Terriers (all types), Cane Corso, Chow Chow, Dalmatian, Doberman Pinscher, Giant Schnauzer, Great Dane, Husky (all types), Presa Canaria, Spitz, Shepherds (all types), or any mixed breed containing one of these breeds.

**\* The following losses shall not be considered when determining eligibility for program placement:**

- Losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

**Coastal Exposures**

**TABLE 1 – COASTAL TERRITORIES**

| City           | County    | Territory | City         | County     | Territory |
|----------------|-----------|-----------|--------------|------------|-----------|
| Bridgeport     | Fairfield | 51        | Chester      | Middlesex  | 80        |
| Darien         | Fairfield | 71        | Clinton      | Middlesex  | 80        |
| Fairfield      | Fairfield | 71        | Deep River   | Middlesex  | 80        |
| Greenwich      | Fairfield | 71        | Essex        | Middlesex  | 80        |
| New Canaan     | Fairfield | 71        | Killingworth | Middlesex  | 80        |
| Norwalk        | Fairfield | 52        | Old Saybrook | Middlesex  | 80        |
| Stamford       | Fairfield | 53        | Westbrook    | Middlesex  | 80        |
| Stratford      | Fairfield | 71        | East Lyme    | New London | 79        |
| Westport       | Fairfield | 71        | Groton       | New London | 79        |
| Branford       | New Haven | 74        | Lyme         | New London | 79        |
| East Haven     | New Haven | 74        | New London   | New London | 79        |
| Guilford       | New Haven | 74        | Old Lyme     | New London | 79        |
| Madison        | New Haven | 74        | Stonington   | New London | 79        |
| Milford        | New Haven | 74        | Waterford    | New London | 79        |
| New Haven      | New Haven | 32        |              |            |           |
| North Branford | New Haven | 74        |              |            |           |
| Orange         | New Haven | 74        |              |            |           |
| West Haven     | New Haven | 74        |              |            |           |

**\*New Business**

Within 2500 feet of the coast, we may decline risks that have losses. Risks that are loss free are placed in the Standard Program and are subject to a Hurricane deductible (HD).

Over 2500 feet from the coast, risks in the following territories are eligible for a Hurricane deductible (HD) and/or the Standard Program unless they are mitigated.

| County     | Town          | Territory | Distance from Coast   |                            |
|------------|---------------|-----------|---|----------------------------|
|            |               |           | 2500 feet or less, or located on a barrier island                                       | Over 2500 feet             |
| Fairfield  | Bridgeport    | 51        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| Fairfield  | Norwalk       | 52        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| Fairfield  | Stamford      | 53        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| Fairfield  | other coastal | 71        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| New Haven  | New Haven     | 32        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| New Haven  | other coastal | 74        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | 2% HD                      |
| New London | other coastal | 79        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | Standard Program and 2% HD |
| Middlesex  | other coastal | 80        | May be declined if not loss free for 3 years; if acceptable, Standard Program and 5% HD | Standard Program and 2% HD |

Reasonable mitigation measures include, at a minimum:

- installing wind shutters or other IBHS-recommended window protection measures on all windows or at a minimum preparing prefitted plywood to cover these windows in preparation for a storm (prefitting includes the provision for the attachment of the “shutter” to the dwelling); risks certified as a Fortified Home™ by IBHS or that receive a Resilience STAR™ designation from the U.S. Department of Homeland Security would qualify as mitigated.
- carrying flood insurance up to the full amount of Coverage A limit of liability or \$250,000 whichever is less, if the risk is located in Flood Zone A or V.

An insured must allow an inspection of the mitigation measures by the company or its agents.

**\* The following losses shall not be considered when determining the loss status of a risk:**

- Losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS),
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

**Renewals**

Risks in the following territories are eligible for a Hurricane Deductible (HD) and/or the Standard Program unless they are mitigated:

| County     | Town          | Territory | Distance from Coast                               |                            |
|------------|---------------|-----------|---|----------------------------|
|            |               |           | 2500 feet or less, or located on a barrier island | Over 2500 feet             |
| Fairfield  | Bridgeport    | 51        | Standard Program and 5% HD                        | 2% HD                      |
| Fairfield  | Norwalk       | 52        | Standard Program and 5% HD                        | 2% HD                      |
| Fairfield  | Stamford      | 53        | Standard Program and 5% HD                        | 2% HD                      |
| Fairfield  | other coastal | 71        | Standard Program and 5% HD                        | 2% HD                      |
| New Haven  | New Haven     | 32        | Standard Program and 5% HD                        | 2% HD                      |
| New Haven  | other coastal | 74        | Standard Program and 5% HD                        | 2% HD                      |
| New London | other coastal | 79        | Standard Program and 5% HD                        | Standard Program and 2% HD |
| Middlesex  | other coastal | 80        | Standard Program and 5% HD                        | Standard Program and 2% HD |

Reasonable mitigation measures include, at a minimum:

- installing wind shutters or other IBHS-recommended window protection measures on all windows or at a minimum preparing prefitted plywood to cover these windows in preparation for a storm (prefitting includes the provision for the attachment of the “shutter” to the dwelling); risks certified as a Fortified Home™ by IBHS or that receive a Resilience STAR™ designation from the U.S. Department of Homeland Security would qualify as mitigated
- carrying flood insurance up to the full amount of Coverage A limit of liability or \$250,000 whichever is less, if the risk is located in Flood Zone A or V.

We may non-renew any qualifying dwelling risk if a policyholder chooses not to accept the hurricane deductible.

Hurricane deductible trigger

A hurricane deductible may be imposed with respect to losses due to a hurricane occurring anywhere in the State of Connecticut as reported by the National Weather Service of which the National Hurricane Center is a part, or its successor (collectively referred to herein as the “NWS”) when such hurricane results in maximum sustained surface winds of 74 miles per hour or more anywhere in the State of Connecticut.

When the National Weather Service or its successor has issued a warning for anywhere in the state of Connecticut concerning a hurricane, we may apply a hurricane deductible to damages arising from the hurricane for a period starting at the declaration of the warning and ending at the earlier of (i) 24 hours following termination of the last hurricane warning issued for any part of Connecticut by the National Weather Service or its successor or (ii) 24 hours after the hurricane is downgraded from a hurricane by the National Weather Service or its successor for any part of Connecticut.

## **Cancellation**

**New Business:** (Policy in effect 60 days or less and not a renewal)

Cancellation is permitted for the reasons stated in our guidelines and for those reasons shown below for policies in effect more than 60 days. A rewrite is to be considered as new business.

## **Renewals:**

Policies in effect more than 60 days may be canceled if there has been a material misrepresentation of fact which, if known to us, would have caused us not to issue the policy or if the risk has changed substantially since the policy was issued.

## **Loss History and Cancellation:**

A risk may not be declined or cancelled based solely on any of the following:

- Losses that are attributable to a catastrophe event declared by ISO Property Claim Services (PCS)
- claims with loss payments of less than \$500, unless there are two or more such non-catastrophe claims within 3 years
- claims closed without payment
- claim inquiries, or
- losses that occurred when the property was owned by someone other than the applicant or insured. (Note: if any prior structural loss is at the risk address, the condition causing the loss must have been repaired).

## **Nonrenewal**

We may use any reason stated in our Guidelines. We will only nonrenew a policy on its anniversary.