

# Which SUG Property Market is Best for Your Risk?



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<b>Permissible Occupancies</b>	Owner, Rental, Seasonal, Vacant, Standalone Other Structures	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant	Rental, Vacant
<b>Condition of Home</b>	HO, DP-3 – Above Average DP-1 – Fair or Better	Fair or better condition, exhibiting proper maintenance	Fair or better condition, and displays pride of ownership	Broadest acceptability, but no properties exhibiting neglect	Average or better condition
<b>Policy Form</b>	HO, DP-3, DP-1	DP-3, DP-1	HO, DP-1	DP-1, Renters	ISO Commercial Form (CP 10 10, CP 10 30)
<b>Loss Settlement Options</b>	ACV, RC, Functional RC, Full Repair Cost	ACV, RC	ACV	ACV	ACV, RC
<b>States Where Available</b>	IL, IN, KY, OH	IL, IN, KY, OH	IL, IN, KY, OH, WV	IL, IN, OH	IL, IN, KY, OH, WV
<b>Credit Used in Rating</b>	Yes	Yes	Yes	No	No
<b>Prior Coverage Requirements</b>	Prior coverage within last 30 days. Longer lapses considered as exceptions.	Will consider up to 30 day lapse.	Lapses over 7 days should be submitted for approval.	No prior coverage requirements.	No prior coverage requirements.
<b>Losses</b>	Maximum 3 losses in last 3 years.	One weather and 1 non-weather loss in last 3 years.	One minor loss in last 3 years. No fire, theft of liability losses.	Risks with losses should be reviewed on a case-by-case basis.	Maximum 2 losses in last 3 years.
<b>Wiring Requirements</b>	Fuses acceptable; no knob & tube.	Circuits only	Circuits only	Fuses acceptable. Knob & tube acceptable.	Circuits only
<b>Photos Needed with New Business</b>	Inspections done. No photo needed.	Inspections done. No photo needed.	Inspections done. No photo needed.	Photos must be submitted with new business.	Photos with new business.
<b>Coverage Sweet Spots</b>	<ul style="list-style-type: none"> <li>• Vacants, including Builders Risk</li> <li>• DP-3, Including Vacant DP-3</li> <li>• Older Dwellings</li> <li>• Larger Schedules</li> <li>• HO with Losses</li> <li>• Seasonal Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Best Pricing for Customers with Best Credit</li> <li>• Vacants</li> <li>• Smaller Schedules</li> <li>• Rental DP-3 including Older Homes</li> </ul>	<ul style="list-style-type: none"> <li>• Lower Value &amp; in Good Condition</li> <li>• Suburban, Rural Location</li> <li>• Up to 8 Dwellings on One Policy</li> </ul>	<ul style="list-style-type: none"> <li>• No Prior Coverage</li> <li>• Homes in Challenged Condition</li> <li>• Student Housing</li> <li>• Renters Product</li> </ul>	<ul style="list-style-type: none"> <li>• Higher Value - up to \$5,000,000</li> <li>• Vacant Over 1 Year</li> <li>• Builders Risk, including New Construction</li> <li>• Vacant Commercial Buildings</li> <li>• V/MM included on Every Risk</li> </ul>