

Our Carriers at a Glance

see next page for comprehensive, detailed information



- Properties that are ineligible for standard market coverage due to prior losses, age, value or other (i.e. dogs) DP1, DP3, MH, HO
- Vacant coverage for rental property under renovation or homes for sale
- Manufactured Housing and Rental property with broad UW acceptance



- Non-credit scored Residential and Commercial vacant property
- Vacant property without prior insurance requirements in most cases
- Higher valued vacant property & builder's risk/ new construction



- Admitted carrier with direct bill for risks that may otherwise go to the Fair Plan or E & S Market
- Coverage for student housing, homes in challenged condition, and Knob & Tube Wiring
- Does not require prior coverage & non-credit scored



- Competitive market for DP1, DP3*, MH and ACV HO* in suburban or rural area (*DP3 and HO not offered in all states).
- No restrictive dog breeds
- Lapses up to 60 days considered



- Designed for risks that fall just outside the standard market due to prior claims, age of home, or unfavorable liability risks such as swimming pools, trampolines, etc. (Currently IN and OH Only)
- Offers a wide array of coverage forms - HO3, HO6, DP3/DP1, MH
- Fully updated older homes (80+ years) considered for HO3/DP3. Student housing (up to 4 rooms) also eligible.



- DP1/ DP3 for any occupancy including vacant. Most competitive on DP3 with favorable credit
- DP3 coverage considered on homes up to 1900 with proof of updates to Roof, Electric, Plumbing and Heating
- One Day Event Coverage offering both Liability and Cancellation coverage. Designed for private special events and select corporate and organization events

Which SUG Property Market Is Best for Your Risk?



www.sugroup.net (800) 844-1815



	American Modern	AEGIS	Hanover	VacantExpress.com	MARKEL	Tower Hill Specialty
Permissible Occupancies	Owner, Rental, Seasonal, Vacant, Standalone Structures	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant	Rental, Vacant	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant, Standalone Other Structures
Condition of Home	DP -1: Fair or Better HO & DP3: Above Average	Fair or better condition, and displays pride of ownership	Broad acceptability, but no properties exhibiting neglect	Average or better	Fair or better condition, exhibiting proper maintenance	DP1: Fair or Better HO3 & DP3: Above Average
Policy Form	HO, DP3, DP1, HO6	HO, DP1, DP3 (limited)	DP1, Renters	ISO Basic & Special Form	DP3, DP1	HO3, DP3, DP1, HO6
Loss Settlement Options	ACV, RC, Functional RC, Full Repair Cost	RC, ACV	ACV	ACV, RC	ACV, RC	Extended RC, ACV, RC, Functional RC, Full Repair
States	IL, IN, KY, OH	IL, IN, KY, OH, WV	IL, IN, OH	IL, IN, KY, OH, WV	IL, IN, KY, OH	OH, IN
Credit-Rated	Yes	Yes	No	No	Yes	Yes
Prior Coverage Requirements	Prior coverage within last 30 days. Longer lapses considered as exceptions.	Lapses over 7 days should be submitted for approval.	No prior	No prior in most cases	Will consider up to 30 day lapse.	Prior coverage within last 30 days, Up to 90 days with underwriting approval
Losses	Maximum 3 losses/3 years	1 minor loss/3 years. No fire, theft of liability losses.	Reviewed on a case-by-case basis.	2 losses/ 3 years (Basic Form only)	One weather and 1 non-weather loss in last 5 years	3 losses/3 years (DP1/HO3); 2 losses/3 years (DP3)
Wiring Requirements	Fuses acceptable DP1; no knob & tube.	Circuits only	Fuses acceptable. Knob & tube acceptable.	Circuits only	Circuits only	Fuses acceptable DP1; no knob & tube.
Photos with New Business	Inspections done. No photos	Inspections done. No photos	Photos required	Photos required	Inspections done. No photos	Inspections done. No photos
Coverage Sweet Spots	<ul style="list-style-type: none"> • Vacants, including Builders Risk • Vacant DP3HO with Losses • Schedule up to 10 Dwellings on one Policy 	<ul style="list-style-type: none"> • Lower Value & in Good Condition • Suburban, Rural Location • Schedule up to 8 Dwellings on One Policy 	<ul style="list-style-type: none"> • No Prior Coverage • Homes in Challenged Condition • Student Housing • Renters Product 	<ul style="list-style-type: none"> • Higher Value - up to \$5,000,000 • Vacant Over 1 Year • Builders Risk • Vacant Commercial • V/MM included 	<ul style="list-style-type: none"> • Best Pricing for Best Credit • Vacant Property • Smaller Schedules • Rental DP3 including Older Homes 	<ul style="list-style-type: none"> • Student Housing (IN) • No age restrictions for updated property (IN) • Full animal liability limits • HO3 with relaxed UW