

# GEORGIA UNDERWRITING ASSOCIATION

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## GUIDE TO DWELLING FIRE ON-LINE QUICK QUOTE

### **IMPORTANT NOTES:**

- All Quick Quotes are non-binding quotes.
- All applications are subject to Underwriting procedures and guidelines.
- Print the quick quote showing rate, and submit with completed application.
- Dwelling Fire Eligibility: Must be 1-4 family dwelling. For more detailed Underwriting guidelines, the Information Bulletin is available for download on our web page.
- Minimum Dwelling Fire coverage is \$10,000.
- Dwelling Fire policies are subject to a minimum retained premium of \$50 (\$100 with Liability endorsement).

### **PFX:** (policy prefix)

- DF=Dwelling Fire Inland
- DFB=Dwelling Fire on the Beach
- DWH=Dwelling Wind & Hail Only

### **TERR:** (territory) PLEASE PRINT THE TERRITORY CODES FROM WEB SITE.

### **PROT CLASS:** (protection)

- For Protection Class Codes, we use the ISO Split Class rating; if Dwelling is over 1,000 feet from Fire Hydrant, higher class applies (example: code 6/9 : if dwelling is more than 1,000 feet from Fire Hydrant, the higher code 9 will apply.).

### **CONST:** (construction)

- Frame (examples: Stucco, Fiber-Cement siding, wood)
- Masonry (examples: Brick, Concrete, Block, Rock)  
note : if construction is at least 33.3% frame, code as frame.
- Mobile Home
- Superior Construction (fire resistive, noncombustible or masonry noncombustible)

### **# FAM** (Number of Families)

- 1 = One
- 2 = Two (duplex)
- 3 = Three (triplex)
- 4 = Four (quad)
- 5-8 = Apartment contents only

### **UNDER CONST:** (Builders Risk)

- Y = Yes \*
- N = No

\*For Builders Risk Coverage, must be a new construction.

If being built by Builder as a spec home (or to be tenant occupied), rate as Tenant Occupied and select 'Yes' for 'Under Const'. If being built by Owner to be immediately occupied by Owner, rate as Owner Occupied and select 'Yes' for 'Under Constr'.

-If Dwelling is over 5 road miles from Fire Department, protection code will always be 10.

**LIMIT:** (building exposure amount) ***in empty field, enter the amount left justified***

- Do not round, enter the exact amount of coverage desired. (example: \$100,000 coverage should be entered as 100000.)
- The maximum combined coverage is \$2,000,000 (combined Building and Contents). If the maximum coverage is desired, enter 133333 for the Building and 666667 for Contents.

**DEDUCTIBLE:** ***note: \$250 deductible is no longer available***

- 1% is for wind/hail only
- \$500, \$1,000 and \$2,500 deductibles offered

**OTHER STRUC:** (other structure)

Note: the basic coverage included with policy is 10% of the building coverage, any amount entered here would be in addition to the 10% provided. (example: Dwelling Coverage = 100,000 would automatically provide 10,000 coverage for other structure).

**CONTENTS:** contents coverage is not automatically included.

**LIABILITY:** *(not available for Wind and Hail Coverage)*

**QUESTIONNAIRE (DP GUA 0044) REQUIRED FOR COVERAGE**

020 = 20,000 (only amount available)

000 = none

*note: liability is optional and only available at the inception of the policy, liability coverage cannot be added as an endorsement. **The premium is fully earned and non-refundable.***

**PRINT THE QUICK QUOTE SHOWING RATE, AND SUBMIT WITH COMPLETED APPLICATION.**