

GEORGIA UNDERWRITING ASSOCIATION

415 Horizon Drive, Suite 200 • Suwanee, GA 30024-3186
(770) 923-7431 phone • (770) 717-8620 fax
www.GeorgiaUnderwriting.com

GUIDE TO DWELLING FIRE OR WIND ON-LINE QUICK QUOTE (DP0001) ISO FORM

IMPORTANT NOTES:

- All Quick Quotes are non-binding quotes.
- All applications are subject to Underwriting procedures and guidelines.
- Print the quick quote showing premium 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.

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

CONST: (construction)

Frame (examples: Stucco, Fiber-Cement siding, wood)
Masonry (examples: Brick, Concrete, Block, Rock, Stone)
note : if construction is at least 33.3% frame, code as frame.
Mobile Home (must submit Mobile Home Tie-Down form)
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 (must be new construction)
N = No

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'.

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 1333333 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)

Coverage for Other Structures (Dwelling Only) is 10% of Coverage A (Building). You may request approval of an amount greater than 10% for an additional premium. If so, a photo is required. Certain provisions apply.

CONTENTS: contents coverage is not automatically included.

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

020 = 20,000 (only amount available)

000 = none

QUESTIONNAIRE (DP GUA 0044) REQUIRED IF ENDORSING A POLICY THAT WAS IN EFFECT PRIOR TO JULY, 2009

LOSS OF USE: *(available for Wind and Hail Coverage only)*

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

Yes = \$20,000 coverage for additional \$100 premium

No = no water coverage

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