

GEORGIA UNDERWRITING ASSOCIATION

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GUIDE TO HOMEOWNER'S ON-LINE QUICK QUOTE **(HO 00 08) 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 rate and submit with completed application.
- Homeowners Eligibility: Must be single family, owner occupied. Duplexes, Townhouses, Condos and Mobile Homes are not eligible. For more detailed Underwriting guidelines, the Information Bulletin is available for download on our web page.
- Minimum Homeowners coverage is \$25,000.
- Homeowners policies are subject to a minimum retained premium of \$50.

BUILDING EXPOSURE AMOUNT: *in empty field, enter the amount left justified*

- round desired coverage to nearest thousand (example: \$101,500 coverage should be rounded up and entered as 102).
- The maximum combined coverage is \$2,000,000 (combined Building and Contents). If the maximum coverage is desired, enter 1333 for the Building (this will automatically calculate the maximum \$2,000,000 combined coverage desired).
- LIMITS: Section I: Limits for Other Structures (10% of Coverage A), Unscheduled Personal Property (50% of Coverage A), and Loss of Use (10% of Coverage A) are included and cannot be changed. Section II: Limits for Personal Liability (\$100,000) and Medical Payments (\$1,000) are included and cannot be changed.

REPLACE : Replacement cost codes: if no coverage is desired, leave blank.

A = Building Coverage Only

B = BOTH Building and Contents Coverage

C = Contents Coverage Only

THEFT AMOUNT :

1 = \$1,000 LIMIT

5 = \$5,000 LIMIT

10 = \$10,000 LIMIT

TERRITORY: PLEASE PRINT THE TERRITORY CODES FROM WEB SITE.

CONSTRUCTION: Construction codes:

F = Frame (examples: Stucco, Fiber-Cement siding)

M = Masonry (examples: Brick, Concrete, Block, Rock)

note : if construction is at least 33.3% frame, code as frame.

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.

WATER:

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

No = no water coverage

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