

Personal Lines Oregon

Homeowners (HO3, HO8)

- Admitted & Non-Admitted
- Protection Class 1-10
- Primary & Secondary
- Builder's Risk/COC
- Homes with Losses
- Older Homes
- Log Homes (Hand Hewn or Factory Milled)
- Post & Pier/Open Foundation (non-admitted)
- In Home Businesses (Retail or Service based)
- Home Day Cares (max of 5 children)

Homeowners (HO4, HO6)

- Non-Admitted
- Primary, Secondary, Tenant
- Tenant Homeowners
- In Home Business (Retail or Service based)

Dwelling Fire (DP1, DP3)

- Admitted & Non-Admitted
- Protection Class 1-10
- Primary, Secondary, Tenant, Seasonal/Vacation Rental
- Vacant (3,6, or 12 month terms)
- Builder's Risk/Renovations (3,6, or 12 month terms)
- Homes with Losses
- Older Homes

Watercraft & Personal Watercraft

- Watercraft
 - ✓ Overall Maximum Length – 32 ft
 - ✓ Inboard, Outboard, and Inboard/Outdrive boats (up to 65mph)
 - ✓ Bass Boats (up to 80mph)
 - ✓ Sailboats
 - ✓ Jet Boats (greater than 16ft)
 - ✓ Windsurfer, Kayaks, Rowboats, Canoes & all manual watercraft
- Personal Watercraft
 - ✓ Jet Ski's & Wave Runners
 - ✓ Maximum Length – 16ft
 - ✓ Policies for Personal use only
 - ✓ Liability Only policies are acceptable

Travel Trailers

- Recreational Use or Stationary Residence:
 - ✓ Travel Trailers & Fifth Wheels
 - ✓ Camping Trailer
 - ✓ Truck Mounted

Manufactured/Mobile Home Programs

- **Preferred Program** (Primary Only)
(Mobile Home must be 20 years old or newer, a min. of 14 ft wide, fully skirted & tied down)
Package Program Includes:
 - ✓ Comprehensive Coverage on Mobile Home & Other Structures (10%)
 - ✓ Replacement Cost on Mobile Home, Other Structures, Personal Effects (50%)
 - ✓ Comprehensive Personal Liability \$50,000
 - ✓ Medical Payments \$1,000
 - ✓ Additional Living Expense (20%)Optional Coverages Available:
 - ✓ Higher Liability Limits
 - ✓ Increased Deductible for Credit
 - ✓ Scheduled Personal Property
 - ✓ Flood & Earthquake Coverage
 - ✓ Natural Disaster Protection
- **Special Program** (Primary or Secondary/Seasonal)
Package Program Includes:
 - ✓ Comprehensive Coverage on Mobile Home & Other Structures (10%)
 - ✓ Actual Cash Value Mobile Home, Other Structures, & Personal Effects (50%)
 - ✓ Comprehensive Personal Liability \$50,000
 - ✓ Medical Payments \$500
 - ✓ Additional Living Expense (20%)Optional Coverages Available:
 - ✓ Full Repair Cost on Mobile Home
 - ✓ Replacement Cost on Mobile Home & Personal Effects
 - ✓ Higher Liability Limits
 - ✓ Increased Deductible for Credit
 - ✓ Enhancement Coverage
 - ✓ Scheduled Personal Property
 - ✓ Flood & Earthquake Coverage
 - ✓ Natural Disaster Protection
- **All Purpose Program** (Rentals, Commercial)
 - ✓ Comprehensive or Named Perils (ACV)
 - ✓ Optional Flood & Earthquake Coverage
 - ✓ Owner's Landlord's & Tenant's Liability

Additional Programs

- Personal & Excess Umbrellas
 - ✓ Available limits \$1-\$10 Million
- Mono-line Liability
 - ✓ Stand alone liability up to \$500,000
 - ✓ Minimum written premium \$300.00
- Inland Marine
 - ✓ Schedule jewelry, Furs, Silver, Fine Arts, Cameras, Stamps, Coins, Musical Instruments, Golfer's Equipment & Guns
- Residential Vacant Land Liability (up to \$500,000)

**Homeowners • Dwelling Fire • Mobile Homeowners • Travel Trailers • Watercraft
Builder's Risk • Renovations • Vacant • Mono Line Liability • Personal Umbrellas • Inland Marine**

****All Products Are Available on a Direct Bill Basis****