

COVERAGE & LIMITS

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)	Dwelling Fire (DP3)
Dwelling Limit-Cov A*	\$125k - \$5M	0 - 25k	30k - 300k	\$100k - \$5M
Other Structures-Cov B Increase Other Structures	10% of Cov A Optional: 2% - 50% Cov A	N/A	N/A	10% of Cov A Optional: 2% - 50% Cov A
Personal Property-Cov C	50%- 70% of Coverage A 25% of Cov A on Seas/Secondary	\$30k - \$250k	\$30k - \$500k	0 - 50% of Coverage A
Loss of Use/Fair Rental Value-Cov D/E	20% of Coverage A	20% of Coverage C	40% of Coverage C	20% - 40% of Coverage A
Personal Liability-Cov E/L	\$100k - \$500k	\$100k - \$500k	\$100k - \$500k	\$100k - \$500k
Medical Pmts-Cov F/M	\$1k - \$5k	\$1k - \$5k	\$1k - \$5k	\$1k - \$5k
Dwelling Extended Replacement Cost	25%	N/A	N/A	25%
Hurricane	Full Cov or Cov A Only	Cov A, C & D	Cov A, C & D	Full Cov or Cov A Only
Executive Endorsement	Primary Occupancy Only	N/A	N/A	N/A
Equipment Breakdown	25k per occurrence/50k annual aggregate	25k per occurrence/50k annual aggregate	25k per occurrence/50k annual aggregate	25k per occurrence/50k annual aggregate
Identity Theft Expense	15k aggregate limit	15k aggregate limit	15k aggregate limit	15k aggregate limit
Inland Marine	Max: 25% of Cov A Min: \$500 per item	Max: 50% of Cov C Min: \$500 per item	Max: 50% of Cov C Min: \$500 per item	N/A
Animal Liability	Optional Cov - Matches Pers Liab up to \$300K	Optional Cov - Matches Pers Liab up to \$300K	Optional Cov - Matches Pers Liab up to \$300K	NONE

*Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.

Eligibility & Program Specifics

Age of Dwelling: 0-60 Years (all lines) 0-35 Years on homes greater than 1.7M Coverage A	Prior Lapse in Coverage: We will accept lapse up to 30 days with signed Statement of No-Loss***
Homes 35 years and older: Utility Update Certification required***	Seasonal & Secondary: Central burglar alarm or gated community required
Composition Shingle Roofs over 20 years: Utility Update Certification required***	HO3: 10% surcharge; Owner Occupied only; Cov C at 25%; Liab/Med Pay may be eliminated
Protection Class: 1 - 8 acceptable; PC 9 subject to UW review + Protection Class 9 Worksheet required;*** PC 10 ineligible	HO6: 10% surcharge; Vacation Rentals acceptable with minimum of weekly rental-no daily rental; Liab/Med Pay may be eliminated.
Insurance to Value: Must be 100% Insured to Value	DF: 20% surcharge; Vacation Rentals acceptable with minimum of weekly rental-no daily rental; No full time owner occupancy-write HO3 for owner occupied.
Occupancy: HO3: Owner Occ only; 1-2 Family Residence HO4: Tenant Occ or Owner Occ with tenants in 2-4 Family Residence HO6: Owner or Tenant Occupied	Deductibles: Standard HO3, DF: \$500 - \$25,000 Standard HO4 & HO6: \$500 - \$5,000 Hurricane all lines: 2% - 15%
DF: Tenant Occupied or part-time Owner Occupied as Vacation Rental; 1-4 Family Residence	Inflation Guard: 4% Annual Increase
Mandatory Forms: Mold Endorsement (5K limit & Liab excluded); Animal Liability Exclusion; Pollution Exclusion; No Home Day Care Coverage Exclusion; Trampoline Liability Exclusion	
***Underwriting forms are located on our website under: Agent Home→Agency Information Center→Policy and Underwriting Forms→Hawaii Homeowners/Dwelling Fire Forms. Scroll down to the bottom under Underwriting, Payment & Required Documentation.	

Available Credits

- Age of Dwelling Credit for HO3: Up to 41%
- Age of Dwelling Credit Hurricane: Up to 55%
- Premises Alarm or Fire Protection Credits: 2% to 15%
- Gated Community Credit HO3, HO4, HO6: 3%
- Superior Construction Discount: 15%
- Multi Line Discount: 5% for any one Universal HO3, DP3, Flood or ICAT Hurricane policy
- Claim Free Discount: 5%-17%
- Wind Resistive Device Credit: 10% - 18%

Underwriting & Customer Service
Toll-Free: 866-458-4262
Over for more contact information

Payment Plans & Fees

Full Payment: Gross annual premium due at inception of policy. *Mortgage Billed policies within 20 days of the inception date.*

2-Pay Plan: 50% of total premium due at policy inception. Remaining 50% of total premium due 60 days after policy inception.

4-Pay Plan: 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at 30, 60 and 90 days from policy inception.

- **Each installment:** Must equal \$50 or greater, except full payment plan, and is subject to a \$6 billing charge.
- **Policy Fee:** \$50 fully-earned on new and renewal policies
- **Inspection Fee:** \$50 for each inspection performed; HO3 and Dwelling Fire only with YOC ≥ 5 years or Cov A ≥ 1M
- **Credit Card (MasterCard and Visa) payments:** May be accepted and can be processed online via www.UniversalNorthAmerica.com.

Payments should be made to Universal North America in the form of a check or money order and mailed within **5 business days** from policy effective date.

Ineligible Risks

Location & Condition

- Dwelling with fuses and/or "knob and tube" wiring
- Vacant Homes (will be surcharged when discovered)
- Farm, Ranch, Orchard or Grove
- More than 5 acres
- Dwellings containing unusual or unique construction or on hillsides or any dwelling directly next to a 30% or greater slope
- Open foundations with posts greater than 43 inches in height
- Mobile, Manufactured, Modular, Pre-fabricated, or Converted Dwelling
- Excessive liability exposures such as Business other than incidental
- Aggressive or exotic animals, or those found on the list of prohibited animals
- Trampolines (liability will be excluded automatically if a trampoline is purchased during the policy term)
- Dwellings located on a historical site
- Dwellings located within Flood zones or Tsunami Evacuation Zones without Flood Insurance
- Dwellings located within 300 ft of tidal water
- Dwellings located in lava zones 1 & 2
- Dwellings located near an environmental hazard (i.e. landfill, gas station)
- Dwellings in the course of construction

Roof (does not apply to HO4 or HO6):

- Flat (including tar & gravel, membrane and roll) for single family dwellings
- Untreated Wood, Rolled Tar Paper, Sod, Asbestos Shingles
- Plastic, Recycled, Aluminum, Single Ply Membrane

Loss History:

- 2 or more property claims within 3 years excluding acts of God
- Any unmitigated Theft/Vandalism Claim within 3 years
- Any liability claim within 5 years
- Any unsolved or open claim regardless of Age

Contact Universal North America

www.UniversalNorthAmerica.com

Claims

Toll-Free: 866 999 0898
 Fax: 808 531 0053
claims@johnmullen.com

Claims Mailing Address:

P.O. Box 2096
 Honolulu, HI 96805

Claims Physical Address:

677 Ala Moana Blvd.
 Suite 910
 Honolulu, HI 96813

Underwriting & Customer Service

Toll-Free: 866-458-4262
 Fax: 817-348-7961
 Email: underwriting@uihna.com
 P.O. Box 901036
 Fort Worth, TX 76101-2036

Standard Payment

Universal North America Insurance Company
 P.O. Box 844758
 Dallas, TX 75284-4758

Overnight Payment

Bank of America Lockbox Services
 Universal North America
 Insurance Company - 844758
 1950 N. Stemmons Freeway
 Dallas, TX 75207

Management California Office

701 University Avenue
 Suite 110
 Sacramento, CA 95825
 Toll Free: 888-295-7110
 Fax: 916-927-7102
 Email: info@uihna.com

Robert Laughter

Underwriter
 Toll Free: 888-295-7110 X 7112
rlaughter@uihna.com

Area Representatives:

Craig Justice

VP, Sales & Agency Relations
 805-278-4422 office
 941-928-1609 mobile
cjustice@uihna.com

Samantha Cherry, ARM

Regional Vice President
 ICAT Holdings, LLC
 808-237-5065 (o)
scherry@icat.com

Deb Stone

Senior Market Development
 Consultant
 941-378-8851 x6573
 Fax: 941-378-8835
dstone@uihna.com