

The Juniata Mutual Insurance Company
Est. 1879
74 Church St. McAlisterville, PA. 17049
Phone: 717-463-2101

Date: November 1, 2012

To: Agents/Agencies

Effective: January 1, 2013

AAIS Homeowners Underwriting Guidelines

STANDARD PROGRAM

1. Forms Acceptable – New and Renewal –Section 1A minimum

A. ML2 or ML3-----\$50,000

B. ML1(Actual Cash Value)-----\$30,000

C. ML4-----\$10,000

D. ML1 & 8-Replacement(not issued by Juniata)

E. Section II-Liability / Medical Payments

Minimum \$25,000/\$500 Maximum \$300,000/\$2,000

Higher limit of \$500,000-Refer to Company Underwriter.

F. Minimum policy deductible is **\$250.00**

2. Policy Term-One year continuous renewal.

3-Age of Dwelling-No specific age limitations have been established. Risk selection must meet satisfactory standards with respect to occupancy-heating, plumbing, wiring, roofing and general physical conditions of dwelling and additional structures. Incidental Occupancy-(refer to Underwriter)

4. Insurance to Value-It is required that all dwellings where an ML2 or 3 (Replacement Cost) form is used, it is to be insured for no less than 80% of their replacement cost of coverage A.(use of current credited replacement estimator should be used to establish value). If less than 80% replacement cost, Form ML1 (Actual Cash Value) will apply.

5. Personal Property Replacement Cost Endorsement(Coverage C- Form ML55) Minimum value of Section 1A under forms ML2 or 3 must be \$50,000 to add this form. Form ML1 must have prior underwriting approval before adding. Minimum value under form ML4 to add this form must be \$10,000.

6. New Home Discount-Refer to premium credit table in rating.

7. Expanded Program is not issued by Juniata Mutual, except forms ML2 or 3 will automatically include form ML260 (9/84) Expanded Coverage Endorsement.

8. Wood burning stove report is required along with a photo of the woodstove for all new and renewal business. When you have already submitted one to us, no future report is needed unless changes have been made or an additional stove is installed, or at the Underwriter's request.

A. No Barrel or Homemade Woodstoves.

B. Dwellings heated with portable heaters are not acceptable.

9. All quotes and applications should be done by online rating. Applications should be printed before uploading for insured and agent to sign. After upload is completed forward signed application and photos to company within **48 hours** to have policy issued. **Failure to do so could result in no coverage being bound and application subject to being rejected.**

10. Doublewide and Modular home on a continuous masonry foundation will be considered to be issued if meet guidelines. Settlement will be Actual Cash Value. New home discount doesn't apply.

11. Forms not issued by Juniata Mutual-refer to Company: ML40, ML46, ML51, ML52, ML71, ML151, ML157, ML164, ML208, ML241, ML242, ML243, ML255, ML256, ML306 and ML311.

12. Risk with trampolines on premises must have prior underwriting approval.

13. Risk with dogs is limited to \$100,000 premises liability. Higher limits must have prior underwriting approval.

14. Must be loss free for prior three years of effective date. One loss maybe acceptable but must be prior approved by underwriting before binding.

15. Maximum contents limit is 70% of Dwelling limit. Higher limits must be prior approved by underwriting.

16. Binding Authority

A. Maximum Coverage A- Dwelling (all forms)-----\$150,000

B. Maximum Coverage C- Renters (ML4)-----\$75,000

17. Row homes are limited to form ML1-ACV.

18. Agent's Inspection requirements for all new business

A. Photographs showing all sides of home, outbuildings and pools on premises.

B. Complete all questions on application.

C. Signatures required on all applications.