

Investment Reference Guide

	<u>New Century Investments</u>	<u>CIP (Formerly RDPK)</u>
Forms	Basic, Broad or Special	Broad or Special
Age	No Restrictions	
Unique Eligible Risks	Condos, Mobile Homes, Log Homes, Farming Operations	Log Homes
Minimum Dwelling Limit (Non-MH)	Basic- \$30K Broad- \$50K Special- \$75K	Broad- \$50K Special- \$75K
Min. Dwelling Insurance to Value	Basic - 30% of Repl Cost Broad - 40% of Repl Cost Special - 40% of Repl Cost	Broad & Special form- 40% of replacement cost
Loss Settlement	Basic Form- ACV Broad Form- 100-80% RC / 79-40% ACV or optional 100-40% RC up to policy limits Special Form- 100-40% RC up to policy limits	100-40%- Replacement cost up to policy limits
Min. Dwelling Limit (Single-Wide MH)	Basic- \$5K Broad- \$15K Special- N/A	N/A
Min. Dwelling Limit (Double-Wide MH)	Basic- \$20K Broad- \$40K Special- \$60K (w/foundation)	N/A
Fire Protection Class	ISO Class 1-10	
# of Family Units (per dwelling)	1 to 4 1 or 2 (Mobile Homes)	1 to 4
Wood/Coal Stoves	N/A	
Pools & Trampolines	N/A	
Slate Roof	Eligible w/ ACV Roof & Functional Replacement Cost Endorsements	N/A
Contents	Optional	
Replacement Cost on Contents	N/A	Included
Theft	\$2K included (can increase)	
Service Line	Optional	
Water Back-up	N/A	Optional (\$2.5K)
ACV for wind/hail on roof	Optional for wind/hail losses	
Multi-Policy Discount	5% discount on each location- if the supporting owner-occupied Dwelling is insured within the Wayne Insurance Group. (Wayne Insured Owner Occupied Dwelling Discount)	
Ordinance or Law	N/A	Optional
Losses Requiring Home Office Approval	A previous fire loss; any loss over \$7.5K in the last 5 years; or two or more losses in the last 3 years. Risks with any liability or med pay losses in the last 5 years.	
Loss of Use/Rents	10% incl for Cov D Can be increased	
Equipment Breakdown	Optional	
Choice Investment Enhancement Endorsement	N/A	Included- arson reward, lock replacement, fire extinguisher recharge expense, and full value replacement cost
Misc. Program	Coverages	
Vacant Program (New Century only)	Basic Form only. Min. dwelling insurance to value-30%. Min. dwelling limit- \$30,000. Max of \$10K for VMM or theft available. Max of \$20K for Theft of Building Materials available. Contents coverage is optional (15% max of Cov. A).	

NOTE: The information listed above is intended as a general guideline. For specific underwriting guidelines, refer to the underwriting guidelines for each program. If there is a conflict between this guide and the underwriting guidelines for that program, the underwriting guidelines shall prevail.