

**SPINNAKER INSURANCE COMPANY
 DWELLING FIRE PROGRAM
 QUICK REFERENCE CARD
 EFFECTIVE 9/15/2016**

Coverage Limits	Minimum	Maximum
A - Dwelling	\$37,500	\$750,000
B - Other Structures (Optional)	10% of Coverage A	Up to 25% of Coverage A
C - Personal Property (Optional)	\$0	\$150,000
D - Fair Rental Value	Up to 10% of Coverage A limit can be applied to this coverage.	

AOP Deductibles (Combined Coverage A & C Limits)	Minimum	Available*
\$0 - \$250,000	\$500	\$1,000, \$2,500, \$5,000, \$10,000
\$250,000 +	\$1,000	
Hurricane Deductibles (% of Coverage A)	Minimum	Available
Non-Coastal Territories	2%	5%
Coastal Territories	5%	5%
* AOP Deductible cannot be less than Hurricane Deductible.		

Ineligible Property Exposures
<ul style="list-style-type: none"> - Homes not insured for a minimum of 90% of Actual Cash Value. - Homes or insureds with property losses in the preceeding 5 years. - Homes in fire protection classes 7 - 10. - Manufactured (Mobile) homes. - Property only accessible by boat. - Vacant/unoccupied property. - Property with characteristics of ownership that are in violation of law or public policy. - Property undergoing repairs or renovation. - Property with existing damage. - Homes not used solely for residential purposes (certain incidental occupancies permitted; see Manual for details). - Dwellings not at 50% occupied. - Commercial properties. - Homes with uncorrected code violations. - Homes occupied by more than two families. - Homes with farm outbuildings such as barns, stables, etc. - More than 2 family dwellings. - Converted commercial buildings or travel trailers, horse trailers, etc. originally designed for use on public highways. - Structures partially or fully over water.

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Risks Ineligible for Optional Liability Coverage

- Homes with unfenced pools, hot tubs, or other bodies of water on the premises (minimum fence height of 4 feet).
- Homes with pool slides or diving boards.
- Properties with farm, saddle or exotic animals on premises.
- Properties with any of (or any mixture of) the following dog breeds on the premises: Akita,
- Homes with trampolines or skateboard ramps on the property.
- Homes with personal watercraft or all terrain vehicles on the property.
- Homes with day care facilities operated on the premises.
- Homes on 5 acre or larger sites.
- Homes with burglar bars on windows, doors or any other form of ingress/egress.
- Homes with asbestos siding and/or shingles.
- Homes with porches or decks more than two feet off the ground, or with 3 or more steps
- Homes built on an open foundation greater than 3 feet in height.
- Homes with aluminum or knob and tube wiring.
- Homes with fuses.
- Homes with debris or other hazards on the premises.
- Homes with trees overhanging the roof or deemed by the company to be in dangerous proximity to the home.
- Homes deemed by company underwriters to be in poor condition.

Wind Mitigation Discounts (Proof of Compliance Required)

1. A certification form, properly completed by a qualified professional who meets the minimum standards of the Model Louisiana Hurricane Loss Mitigation Survey Form as described in the Louisiana Administrative Code; and
2. Appropriate documentation demonstrating compliance with the Louisiana State Uniform Construction Code; and
3. Appropriate documentation attesting to the mitigation improvements made by the insured that reduce the amount of loss from a windstorm or hurricane; and
4. Other documentation such as permits, certifications of occupancy, inspection reports, and receipts as required.

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Payment Plans		
Plan	% Due/Due Date	Fees
Annual	100% on Effective Date.	None.
Semi-Annual	55% on Effective Date and 45% on Day 180.	\$6 per installment.
Quarterly	25% on Effective Date, Day 60, Day 150 and Day 240.	\$6 per installment.
Note: All assessments and fees due with first installment.		
\$29 fee on returned checks.		
\$250 minimum premium to qualify for installment billing.		

Premium Payment	
General Payment Address:	P.O. Box 733394 Dallas, TX 75373-3394
Overnight Payment Address:	JP Morgan Chase (TX1-0029) Attn: Acadian Managers LLC 733394 14800 Frye Road, 2nd Floor Ft Worth, TX 76155

Contact Information	
Correspondence Address:	PO Box 796 Prosperity, SC 29127
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