



Specialty Homeowners / Dwelling

At PIU we want to help you place those "hard to place" Homeowners and Dwelling risks. With a staff of experienced underwriters and many Specialty Market options, we're bound to help you "find a home" for your risk. As always the more complete the submission the better chance that we can place it. Please contact an underwriter for direction on which application will be required.



Homeowner WA, OR, ID, & AK

Markets: Lexington, Sutter (not AK), American Modern Home

- Homeowner coverage can be placed from a minimum value of \$20,000 to values in the tens of millions.
- HO3 homes must be well maintained with pride of ownership.
- HO3 can be offered on multi-family if one unit owner occupied.
- HO8, HO6, HO4, & HO3 all available.
- Vacation rentals can be written with Lexington on an HO3 if seasonal/rentals.
- Green-built, in-ground, dome roof, and other "hard to place" homes considered.
- Swimming pools, & trampolines acceptable if yard fenced. If not, coverage available if pool or trampoline excluded.
- Bulider's risk is available if being built by licensed contractor who is not the owner.
- Homes with problem animals can be written if animal excluded, and homes with prior claims history are also considered.

Dwelling/Fire WA, OR, ID & AK

Markets: American Modern Home, Markel American, Lexington

- Dwelling coverage can be written on rental, seasonal/ secondary, and vacant dwellings.
- Vacants can be written on a Lexington DP3 if value \$150,000 or more.
- Vacant policy terms of 3, 6, or 12 months available.
- Vacants can be written under LLC's and or in the "Estate of."
- PC 9&10 considered.
- Seasonals under an LLC, and also Seasonals w/o utilities available.

Highlights offered on both coverage forms:

- Post & pier considered if not over water.
- Hobby farms
- Sorry, no knob & tube wiring accepted with any of our markets.

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