



MASSACHUSETTS E&S HOME PROGRAM

LLOYD'S OF LONDON

Coverage Limits

Total Insurance Value (Cov A+B+C+D) max is \$3.6M.

Coverage A	\$125,000 - \$2,000,000 (maximum)
Coverage B	Up to 20% of Coverage A*
Coverage C	Up to 80% of Coverage A*
Coverage D	Up to 30% of Coverage A*
Coverage E	\$100,000; \$300,000; \$500,000
Coverage F	\$1K; \$2K; \$3K; \$4K; \$5K

*subject to minimums

Deductibles

AOP	\$1000, \$2500, \$5000, \$10,000
Wind/Hail*	1%, 2%, 3%, 5%, 10%

*1% Wind/Hail minimum state-wide.

Construction / Roof

- **Year of Construction** - Rates based on YOC. Must be 1950 or newer. Older homes require evidence of heating, plumbing, and electrical updates.
- **Construction Type** - Adobe, heavy timber, jointed masonry, light wood frame, lightweight cladding, masonry, masonry veneer, reinforced concrete, steel, steel-reinforced concrete, tilt-up, wood frame. EIFS is ineligible.
- **Roof** - Age restrictions depend on roof type, condition and property location. Must be in good condition. No Tesla, Solar Roofs or Dome Roofs. No roofs older than 25 years.

Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$50,000
- **Ineligible Dogs** - If these dogs reside on the property, or any animal has a bite history, the risk is eligible but animal liability is excluded: Akita, Alaskan Malamutes, Bullmastiff, Chow, Doberman, German Shepherds, Great Danes, Huskies, Presa Canario, Rhodesian Ridgebacks, Rottweiler, St. Bernard, Wolf Hybrids and all Pitbulls including but not limited to American Staffordshire Terrier, Staffordshire Bull Terrier, or American Pit Bull Terrier

Pools / Carports / Screened Enclosures

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate and meet all local codes. Liability limit of \$300K. Liability excluded for above-ground pools.
- **Carports** - Covered under Coverage A or B depending on where attached.
- **Pool Cages / Screened Enclosures** - are not covered, unless it is a porch enclosure permanently attached.
- **Diving Boards / Slides** - Eligible if meeting local code requirements - otherwise ineligible.
- **Trampolines ineligible**

Theft Limitation

Theft Coverage is excluded from the policy if there was a prior theft claim in the last 3 years.

Water Limitation

- Mandatory \$10K Limited Water Damage on all risks
- Homes older than 40 years with 1 water loss less than \$25K are required to have a \$2,000 minimum deductible.
- Homes with water losses greater than \$25K are ineligible.
- Homes left unoccupied for more than 30 days without plumbing off will be subject to the Escape of Water Exclusion.

Optional Coverages

- **Full Time Annual Rentals**
- **Short Term Rentals** (<= 21 Weeks)
- **Identity Theft** - \$15,000 of coverage
- **Limited Fungi/Property Limit** - Up to \$25,000
- **Personal Injury** - Optional \$10K, \$25K and \$50K
- **Extended Replacement Cost** - 25% & 50% of Cov. A
- **Ordinance or Law** - 10% included. Increase to 25%
- **Water Backup** - Options of \$10K and \$25K
- **Green Upgrade**
- **Refrigerated Goods**
- **Golf Cart**



Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
- CustomerSupport@swyfft.com
- Underwriting@swyfft.com
- Accounting@swyfft.com

CLAIMS swyfft.com/claims | Phone: 800.487.1263

Roof Coverage

Roof coverage can be limited to ACV or excluded depending on roof type and age. See chart below.

Roof Type	RCV	ACV	Exclusion
Asphalt Singles	<15 years	15-25 years	> 25 years
Light Metal Panels	<15 years	15-25 years	> 25 years
Built-up roof with gravel or built-up roof without gravel	<15 years	15-25 years	> 25 years
Single ply membrane/Single ply membrane ballasted	<15 years	15-25 years	> 25 years
Hurricane Rated Shingles	<20 years	20-25 years	> 25 years
Wooden Shingles	<20 years	20-25 years	> 25 years
Standing seam metal roofs	<35 years	35-40 years	> 40 years
Clay/concrete tiles	<35 years	35-40 years	> 40 years
Slate	<35 years	35-40 years	> 40 years

Fees & Pay Plans

- **Pay Plans:** Full-Pay Only
- **Payment Methods:** EFT, Debit and all major credit cards.
 - 3% CC fee applied to total amount due for new business and renewals. Excludes monthly.

Discounts

- **Alarm System & Fire Protective Devices**
- **Claims Free** - Must be claims free for 3 years prior
- **IBHS Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.

Minimum Earned Premium

Non-Admitted Home policies are subject to a 25% minimum earned premium.

Diligent Effort Required Signed Apps Required



Review our [E&S Pocket Guide](#) for more on MEP, Diligent Effort, Payments, Fees and other FAQs.

Know when to pass. These risks are not eligible for coverage with Swyfft/Lloyd's

OCCUPANCY

- Builder's Risk, Homes that are vacant, unoccupied, under construction, under demolition, used for non-habitational purposes or are in foreclosure (last three years)
- Homes with more than two mortgages
- More than 2 families on the property
- Incidental occupancy
- [Seasonal or secondary homes](#) that are never owner-occupied

PLUMBING / HVAC

- Galvanized, steel and polybutylene plumbing

ELECTRICAL

- Aluminum wiring that has not been retrofitted with alumicon, copalum connectors
- Knob and tube wiring or carbon tetrachloride, cloth wiring without a romex layer
- Split bus and fuse boxes, Stablok, Federal Pacific, GTE/Sylvania, Challenger, or Zinsco electric panels
- Homes without central heat source

INDIVIDUALS

- Prior non-renewed or canceled policy
- Bankruptcies and foreclosures
- Prior lapses in coverage of > 180 days

STRUCTURE

- Dwelling not insured 100% to value.
- Year of construction before 1950.
- Risks in disrepair or with existing damage. This includes all outbuildings or other structures, or property that reflects hazardous conditions. For example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings on stairways with 3 steps or more.
- ISO Protection Class 9 or 10.
- Roofs in less than good condition. Dome-shaped roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, EIFS
- Any part of dwelling located over water
- Barndominiums, mobile homes or manufactured homes. This includes these types of structures as additional structures on the insured premises.
- Farms or properties with acreage over 10 acres.
- Business conducted on property.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 1,000 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing or meeting local code.
- Homes with trampolines

CLAIMS

- More than 1 non-weather-related loss in 3 years (this includes \$0 paid claims)
- Any open claims, or prior sinkhole activity or claims

Check with us first. You'll need underwriting approval before binding these risks.

If home is in the name of a Corp, LLC or LLP, the entity must:

- Have no more than 6 unrelated principles
- Own no more than 10 properties
- Not own any fractional ownership properties (timeshares)
- Not engage in any business other than real estate

- Modular homes
- Homes in the name of a [Trust](#)
- Prior liability or fire loss at any location

Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** Required for all risks 10 years and older, and/or has a Cov A \$750K or greater
 - Insured will receive a phone call to schedule inspection within 24-48 hours.

[Learn more about our home inspection programs.](#)

