



ALABAMA HOME E&S PROGRAM

BENCHMARK SPECIALTY INSURANCE COMPANY

Available in Baldwin & Mobile counties.

Coverage Limits

Coverage A	\$150,000 - \$2,000,000
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 50% of Coverage A
Coverage D	20% of Coverage A*
Coverage E	Up to \$500,000
Coverage F	Up to \$5,000

*subject to minimums

Deductibles

AOP	1%, 2%, 3%, 5%, \$1,000, \$1500, \$2,500, \$5,000, \$7,500, \$10,000
Wind/Hail	2%, 3%, 5%

Construction/Roof

- **Year of Construction** - Rates based on YOC. 100 years or newer. Completely renovated homes could qualify to use the renovation year as construction year.
- **Construction Type** - Aluminum Siding, Fire Resistive, Frame, Frame W/ Hardiplank Siding, Log, Masonry, Brick/Stone/Masonry Veneer, Vinyl Siding
- **Roof** - Max roof age is 30 years. Other age restrictions depend on roof type and property location.
- **The Roofing Materials Payment Schedule (RMPS)** is mandatory for all policies.

Pools / Screened Enclosures / Carports

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **Pool Cages/ Screened Enclosures/Carports** - Excluded for Hurricane with optional buy back available up to \$50,000.
- **Diving Boards / Slides / Trampolines** - eligible

Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$100,000
- **Ineligible Dogs** - If these dogs reside on the property, the risk is eligible, but animal liability is excluded: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid.

Optional Coverages

- **Enhanced Personal Property** - Up to 20% of Cov. A
- **Equipment Breakdown** - \$100,000 per occurrence
- **Identity Theft** - \$15,000 of coverage
- **Personal Injury** - Up to Cov. E limit of liability
- **Guaranteed Replacement Cost** - New business
- **Ordinance or Law** - 10% included. 25% and 50% available.
- **Sinkhole** - To add, a home inspection, paid by homeowner and conducted by a certified inspection is required. 10% deductible applies.
- **Water Backup** - Up to \$10,000

Anti-Public Adjuster Endorsement

See policy for details.

Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Defined as a gated, single entry, or patrolled community. Does not apply to seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.

Fees & Pay Plans

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

Minimum Earned Premium

Non-Admitted Home policies are subject to a 25% minimum earned premium, which increases to 50% if the policy is in effect at any point during hurricane season.

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.

OCCUPANCY

- Homes that are vacant, unoccupied, under construction, for sale, used for non-habitational purposes or are in foreclosure (last 3 years)
- Homes in the name of an Estate or a Business
- Homes with more than two mortgages.
- Incidental occupancy
- [Seasonal or secondary homes](#) that are not owner-occupied and/or less than 50 miles from the primary residence
- Tenant occupied dwellings

PLUMBING

- Galvanized and polybutylene plumbing
- Water heaters in attic 8 years and older
- Water heaters in living areas 12 years and older
- Water heaters in nonliving areas 25 years and older

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

STRUCTURE

- 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.
- Roofs in *less* than good condition. No Tesla Solar Roofs including solar roofs that include Tesla batteries and/or any Tesla parts. No Dome Roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, Enhanced Insulation and Finishing Systems (EIFS) or synthetic stucco covering the exterior wall
- 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.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 800 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

CLAIMS

- Losses - More than 1 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

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

- Any lapse in coverage
- Prior cancellation or non-renewal for UW reasons
- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

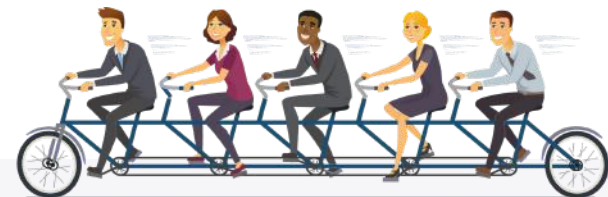
Home Inspections. For added reassurance, we inspect every property we insure.

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.](#)



Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

855.479.9338 - (Personal Lines)

CustomerSupport@swyfft.com

Underwriting@swyfft.com

Accounting@swyfft.com

MARKETING TEAM

Marketingteam@swyfft.com | 855.479.9338 (Personal Lines)

- Jen Cochran 504.458.6007 | jen.cochran@swyfft.com

CLAIMS [swyfft.com/claims](https://www.swyfft.com/claims) | Phone: 800.487.1263