



ALABAMA HOME (HO-3) PROGRAM

ADMITTED

Available in Baldwin & Mobile counties.

Coverage Limits

Coverage A	\$125,000 - \$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

Coverage available in Baldwin and Mobile counties only. Homes located on barrier islands may be eligible for our non-admitted program.

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. No age of home restrictions. 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.

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
- **Additional Replacement Cost** - Add 25% to Cov. A
- **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

Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **New Purchase** - 10% at year 1; 7% at year 2; 3% at year 3. Applies to non-wind premium.
- **Annual Self Pay** - 20% discount on non-wind premium
- **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.

Payment Plans

- **Pay in Full** - 100% of policy premium due at inception.
- **Monthly Payment Plan** - Monthly pay requires 2 months down payment followed by 10 equal monthly installments. An \$8 fee applies per installment.
- **Accepted Forms of Payment** - EFT, Debit and Credit Cards, including Visa, Mastercard, Discover and American Express.
- 1.9% CC fee applied to total amount due for new business and renewals. Excludes monthly. This is a processing fee and is non-refundable.



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 | 877-799-3389

MARKETING TEAM

- Marketingteam@swyfft.com | 855.479.9338 (Personal Lines)
- Carolyn Brewer 862.260.9279 ext 0188 | carolyn.brewer@swyfft.com

Know when to pass. These risks are not eligible for coverage with Swyfft.

OCCUPANCY

1. Homes that are vacant, unoccupied, under construction, for sale, used for non-habitational purposes or are in foreclosure (last 3 years)
2. Homes in the name of an Estate or a Business
3. Homes with more than two mortgages.
4. Incidental occupancy
5. [Seasonal or secondary homes](#) that are not owner-occupied and/or less than 50 miles from the primary residence
6. 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:** If the home qualifies, we have two options* for interior inspections:
 - We'll send out a Swyfft inspector
 - DIY Home Inspection conducted by the insured.

*Depending on the home's value, we may require the DIY option for our E&S program.

Non-Admitted Home Program

Home not eligible for Swyfft's Admitted Program? Try our E&S / Non-Admitted Home Program.

