



# MASSACHUSETTS ADMITTED HOME PROGRAM

## Coverage Limits

Coverage A	\$125,000 - \$2,000,000 (maximum)
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

Homes located in Barnstable, Dukes, Nantucket and many coastal locations are eligible for our non-admitted program.

## Deductibles

AOP	\$500, \$1000, \$1500, \$2500, \$5000
Wind/Hail	1%, 2%, 3%, 5%, \$500, \$1000, \$2500
Tropical Cyclone	1%, 2%, 5%, \$2500, \$5000

Some options not available depending on Coverage A and distance to coast. A minimum Tropical Cyclone Deductible will apply based on Coverage A, risk location (County), distance to coast (DTC), and Wind/Hail deductible.

## Pools / Screen 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** - eligible

## Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Gated, single entry, or patrolled community. No seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Documentatoin required to be kept on file by agent if change is made to default rating.

## 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 with UW approval.
- **Roof** - Max roof age is 30 years. Other age restrictions depend on roof type and property location.

## 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
- **Identity Theft** - \$15,000 of coverage
- **Equipment Breakdown** - \$100,000 per occurrence.
- **Limited Fungi/Property Limit** - \$10K included. Add up to \$50K.
- **Personal Injury** - Up to Cov. E limit of liability
- **Additional Replacement Cost** - Add 25% to Cov. A
- **Ordinance or Law** - 10% included. Options of 25% & 50%
- **Sinkhole** - Requires a certified inspection paid for by the homeowner.
- **Water Backup** - Up to \$20,000
- **Escaped Liquid Fuel/Lead Liability**- Liability limit up to \$200,000. Property Remediation: Up to \$50,000

## Payment Plans

- Full-Pay OR Monthly Pay. Monthly pay requires two months down payment followed by 10 equal monthly installments with \$8 installment fees.
- Outside premium financing is not permitted.
- EFT, debit and all major credit cards accepted.

**Standard Commissions:** 10 New /10 Renewal

## Fees

**Admitted:** \$35 MGA Fee annually + \$56 Inspection Fee every 3 years. \$25 NSF Fee. \$10 Late Fee.

## Signed Apps Required



## 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 three 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 or multi-family homes

### 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, Milbank 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-shaped 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, with the exception of Cape Cod, Martha's Vineyard and Nantucket.
- 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 4 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

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## 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

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## 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.



## Contact a Team Member

### CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

- 855.479.9338 - (Personal Lines)
- [CustomerSupport@swyfft.com](mailto:CustomerSupport@swyfft.com)
- [Underwriting@swyfft.com](mailto:Underwriting@swyfft.com)
- [Accounting@swyfft.com](mailto:Accounting@swyfft.com)

### MARKETING TEAM

- [Marketingteam@swyfft.com](mailto:Marketingteam@swyfft.com) | 855.479.9338 (Personal Lines)
- Jeff Sanders 973.590.2944 | [jeff.sanders@swyfft.com](mailto:jeff.sanders@swyfft.com)

CLAIMS [swyfft.com/claims](https://www.swyfft.com/claims) | 877-799-3389