



NEW YORK HOMEOWNERS (HO-3) PROGRAM

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	Up to 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%, \$500, \$1000, \$1500, \$2500, \$5000, \$10,000
Hurricane	1%, 2%, 3%, 5%, \$500, \$1000, \$1500, \$2500, \$5000, \$10,000

Pools / Trampolines

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **Diving Boards / Slides/Trampolines** - eligible

Discounts

- **Alarm System & Fire Protective Devices**
- **Sprinkler Credit**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Gated, single entry, or patrolled community. No seasonal/secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection or any other comparable inspection/report 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 age is 30 years. Other age restrictions depend on roof type and property location.
- **Log homes are eligible**

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%, 25% and 50% available.
- **Sinkhole Collapse Coverage** - Covers damage to your home caused by subsidence due to collapse of a sinkhole.
- **Water Backup** - Up to \$20,000

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. A \$4.50 flat fee applies per installment.
- **Accepted Forms of Payment** - EFT, Debit and Credit Cards, including Visa, Mastercard, Discover and American Express.

Surcharges / Fees

- Seasonal/Secondary surcharge
- NSF Fee: \$20
- Late Fee: \$10
- Chargeback Fee: \$25





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

OCCUPANCY

- Homes that are vacant, unoccupied, for sale, under construction, 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
- 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 a 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.



Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

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

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