



## What Sets Us Apart From The Rest

### Multi-Peril Product

- Rating by hurricane, wildfire (currently rolling out), wind, AOP

### Underwriting

- Roof exclusions
- Specific building exclusions
- Basic forms
- ACV may apply

### Pricing & Eligibility

- Steeper discounts for paying in full
- Rates by roof condition
- Does not rate based on protection class (PC)
- Accepts homes with insurance lapses
- No acreage limits (no commercial aggregate use)

### Acceptable Home Types

- ADU, CrossMod, Triple wide, Double wide, Single wide, Duplex, Modular, Park Model, Stationary Travel Trailer, Tiny Home
- Occupancy types: Owner Occupied, Seasonal, Vacant, Tenant and rentals (coming soon)

### Additional Coverage Options

- Enhanced Coverage
- Golf Cart Physical Damage and Liability
- Hobby Farming
- Trip Collision
- Theft Limitation
- Water Backup
- Occasional Rental
- Equipment Breakdown
- Builders Risk
- Animal Liability
- Debris Removal
- Hail Settlement Buyback
- Limited Bed Bug

### Technology

- Quotes in under 3 minutes
- Book Consolidation tools
- Fast Onboarding Experience (Just-in-Time appointments)
- API technology



