

Territory A -

Remainder of State

Territory B -

Coastal Counties of Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, and Horry

Cov A	PC 1-4		PC 5-7		PC 8-9	
	M	F	M	F	M	F
50,000	602	663	662	728	889	1,046
55,000	630	693	693	762	932	1,097
60,000	659	725	725	797	993	1,169
65,000	671	738	740	813	1,005	1,182
70,000	698	767	766	842	1,030	1,212
75,000	720	792	784	861	1,049	1,235
80,000	728	803	794	873	1,071	1,260
85,000	750	827	812	893	1,091	1,284
90,000	755	830	816	897	1,094	1,287
95,000	792	872	856	941	1,127	1,326
100,000	812	893	876	963	1,135	1,335
105,000	830	912	897	986	1,191	1,401
110,000	848	933	917	1,008	1,248	1,469
115,000	866	953	938	1,031	1,304	1,535
120,000	875	963	945	1,038	1,362	1,602
125,000	890	980	951	1,046	1,418	1,668
130,000	897	987	971	1,067	1,475	1,736
135,000	915	1,005	984	1,082	1,531	1,802
140,000	933	1,026	995	1,094	1,589	1,869
145,000	951	1,046	1,009	1,109	1,645	1,935
150,000	971	1,068	1,029	1,131	1,702	2,003
160,000	1,019	1,122	1,081	1,188	1,939	2,282
170,000	1,070	1,178	1,136	1,248	2,036	2,396
180,000	1,124	1,236	1,193	1,311	2,137	2,514
190,000	1,179	1,298	1,253	1,377	2,244	2,640
200,000	1,238	1,362	1,316	1,446	2,356	2,772
210,000	1,275	1,403	1,355	1,490	2,426	2,855
220,000	1,313	1,445	1,396	1,535	2,500	2,942
230,000	1,352	1,488	1,437	1,580	2,574	3,029
240,000	1,394	1,533	1,481	1,628	2,652	3,120
250,000	1,434	1,580	1,526	1,677	2,731	3,213
260,000	1,478	1,626	1,571	1,727	2,814	3,311
270,000	1,523	1,676	1,619	1,779	2,898	3,410
280,000	1,568	1,725	1,667	1,832	2,985	3,512
290,000	1,614	1,778	1,717	1,887	3,074	3,617
300,000	1,664	1,830	1,765	1,940	3,167	3,726

Cov A	PC 1-4		PC 5-7		PC 8-9	
	M	F	M	F	M	F
50,000	957	1,054	1,056	1,160	1,335	1,601
55,000	1,006	1,106	1,105	1,215	1,397	1,677
60,000	1,048	1,153	1,155	1,269	1,463	1,757
65,000	1,069	1,176	1,178	1,295	1,491	1,789
70,000	1,108	1,220	1,221	1,342	1,542	1,852
75,000	1,146	1,260	1,237	1,360	1,554	1,864
80,000	1,160	1,276	1,255	1,379	1,594	1,913
85,000	1,178	1,295	1,274	1,400	1,636	1,964
90,000	1,218	1,337	1,315	1,446	1,677	2,011
95,000	1,257	1,381	1,358	1,493	1,719	2,062
100,000	1,283	1,411	1,385	1,523	1,754	2,118
105,000	1,309	1,440	1,414	1,554	1,841	2,223
110,000	1,335	1,468	1,427	1,568	1,929	2,329
115,000	1,360	1,496	1,436	1,579	2,016	2,434
120,000	1,374	1,510	1,457	1,601	2,104	2,541
125,000	1,393	1,540	1,471	1,617	2,191	2,646
130,000	1,405	1,554	1,478	1,624	2,279	2,753
135,000	1,412	1,566	1,484	1,631	2,364	2,858
140,000	1,426	1,570	1,499	1,647	2,454	2,965
145,000	1,451	1,598	1,526	1,677	2,541	3,070
150,000	1,477	1,624	1,553	1,706	2,630	3,176
160,000	1,551	1,705	1,631	1,792	2,998	3,619
170,000	1,629	1,790	1,710	1,880	3,148	3,801
180,000	1,710	1,880	1,796	1,974	3,304	3,992
190,000	1,796	1,974	1,886	2,072	3,470	4,191
200,000	1,885	2,072	1,979	2,175	3,644	4,400
210,000	1,941	2,135	2,038	2,240	3,752	4,531
220,000	2,000	2,198	2,101	2,308	3,866	4,667
230,000	2,060	2,265	2,163	2,377	3,981	4,807
240,000	2,121	2,333	2,228	2,448	4,100	4,953
250,000	2,186	2,403	2,295	2,522	4,225	5,100
260,000	2,251	2,475	2,363	2,597	4,351	5,254
270,000	2,319	2,548	2,435	2,676	4,482	5,411
280,000	2,387	2,625	2,508	2,756	4,615	5,574
290,000	2,459	2,704	2,583	2,839	4,755	5,740
300,000	2,532	2,784	2,659	2,923	4,897	5,913

FINANCING

Premium financing offered through Atlantic Acceptance Corporation: (800) 924-6745 Online: aac.financepro.com

\$100.00 fee & 6% Tax applies to the premium and fee

(800) 849-3271 • Fax (800) 354-3573



UNDERWRITING GUIDELINES

- A minimum of \$75.00 per square foot required.
- Signed ACORD application required.
- Dwellings older than 35 years of age are ineligible unless substantially renovated within the last 20 years.
- Risks with swimming pools (no diving boards, slides, etc.) must have self-locking gate and fence at least 4ft. in height. Policy will include swimming pool exclusion rider.
- No risks with trampolines accepted.
- No rentals; Seasonal/secondary homes eligible at 20% surcharge: Homes located outside a residential subdivision must have active central station alarm system in order to qualify.
- Applicants with more than 2 losses refer to underwriter.
- Bankruptcies, liens, & judgements refer to underwriter.
- Roofs and hot water heaters must be replaced within 20 years.
- Applicants uninsured for more than 30 days must be referred to underwriter.
- Foundations must be covered.
- No tar and gravel or tin roofs (modern metal acceptable).
- No Risks in PC 10.
- No woodburning stoves, space heaters, oil furnaces, or baseboard heat. Central heat is required. Window air conditioning units insured on an ACV basis.
- No business pursuits.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans, not eligible. Animal exclusion endorsement will be attached to all policies.
- No mobile or modular homes.
- No vacant dwellings.

COVERAGES & LIMITS

Coverage A Dwelling	Minimum \$50,000 Maximum \$300,000
Coverage B Other Structures	5% of Coverage A
Coverage C Personal Property	25% of Coverage A
Coverage D Loss of Use	10% of Coverage A
Coverage E Personal Liability	\$100,000 Each Occurrence
Coverage F Medical Payments	\$2,000 Each Person / \$10,000 Each Accident

DEDUCTIBLES

Territory A	\$1,000 All Other Perils (including Wind/Hail)
Territory B	\$1,000 All Other Perils

DEDUCTIBLE CREDITS

\$1,500 All Other Perils	5% credit
\$2,500 AOP	10% credit
\$5,000 AOP	15% credit

Wind/Hail deductible will apply as follows:

Distance to Ocean

2 - 10 miles	2% of Coverage A	5% Wind Deductible	10% credit
10 - 20 miles	1% of Coverage A	<i>(Wind deductible cannot be less than AOP deductible chosen)</i>	
20+ miles	\$1,000	Contact underwriting for a competitive ex-wind quote	

OPTIONAL COVERAGES

Replacement Cost Personal Property (available on Primary and Secondary dwellings)	Add: 10% to base
Increase Other Structures to 10%	Add: \$35.00
Increase Personal Property to 40% of Coverage A	Add: \$50.00
Increase Personal Liability to \$300,000	Add: \$50.00
Additional Residence Rented to Others (1 - 2 family)	For each additional residence Add:\$35.00

CREDITS

Loss Free (past 3 years)	5%	New Home Credit (10 years & under)	5%
Central Station Alarm - credit available to primary residences only (current certificate required for binding)			10%

Maximum total credits per policy is 15% (excluding deductible credits)

\$100.00 fee & 6% Tax applies to the premium and fee

(800) 849-3271 • Fax (800) 354-3573