



Kimbrell Insurance Group

Personal Lines Division



H03

H08

H04

H06

Boatowners

Personal Umbrellas

High-Value Homeowners

SOUTH
CAROLINA

www.kimbrellcompany.com

Updated 10/27/09

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

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UNDERWRITING GUIDELINES

- Signed ACORD application required.
- Dwellings older than 35 years of age are ineligible unless substantially renovated within the last 20 years.
- No rentals; Seasonal and secondary homes eligible.
- 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.
- Roofs and hot water heaters must be replaced within 20 years.
- No woodburning stoves, space heaters, oil furnaces, or baseboard heat.
- No Risks in PC 10.
- No business pursuits.
- No open foundations.
- No tar and gravel or tin roofs.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible.
- Animal exclusion endorsement will be attached to all policies.
- No vacant dwellings.

COVERAGES & LIMITS

Coverage A	100% Actual Cash Value of Dwelling
Coverage B Other Structures	\$1,000
Coverage C Personal Property	25% of Coverage A
Coverage D Add'l Living Expense	10% of Coverage A
Coverage E Personal Liability	\$50,000 (Add \$50 for \$100,000)
Coverage F Medical Payments	\$500

DEDUCTIBLES

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

Wind/Hail deductible will apply as follows:

2 - 10 miles to ocean	2% of Coverage A
10 - 20 miles to ocean	1% of Coverage A
20+ miles to ocean	\$1,000

Ex-Wind Contact underwriting for a competitive quote

FINANCING

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

Territory B - Coastal Counties of Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, and Horry
 Territory A - Remainder of State

Amount	PC 1 - 6		PC 7		PC 8		PC 9	
	Ter B	Ter A	Ter B	Ter A	Ter B	Ter A	Ter B	Ter A
40-42,999	1,316	903	1,390	954	1,584	1,086	2,240	1,536
43-45,999	1,346	923	1,423	975	1,622	1,112	2,301	1,578
46-48,999	1,374	942	1,446	992	1,650	1,133	2,335	1,601
49-51,999	1,402	960	1,489	1,022	1,699	1,166	2,408	1,652
52-54,999	1,444	990	1,521	1,043	1,734	1,194	2,455	1,683
55-57,999	1,479	1,013	1,579	1,083	1,801	1,235	2,546	1,746
58-60,999	1,531	1,050	1,612	1,106	1,839	1,260	2,602	1,785
61-63,999	1,580	1,085	1,680	1,152	1,918	1,316	2,714	1,862
64-66,999	1,636	1,122	1,720	1,181	1,965	1,349	2,777	1,944
67-69,999	1,715	1,176	1,801	1,235	2,053	1,409	2,909	1,995
70-72,999	1,755	1,205	1,850	1,269	2,111	1,448	2,986	2,048
73-75,000	1,848	1,268	1,944	1,334	2,217	1,521	3,136	2,150

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

(800) 849-3271 • Fax (800) 354-3573

Homeowner's HO-6

Kimbrell Insurance Group



"A" Rated Carrier

State of South Carolina

(includes Quake, Flood, Wind/Hail, Wind Driven Rain & RC on Contents)

UNDERWRITING GUIDELINES

- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible.
- Animal exclusion endorsement will be attached to all policies.
- No barrier islands.

COVERAGES & LIMITS

Coverage A	Building & Alterations	\$5,000
Coverage C	Personal Property	up to \$75,000
Coverage D	Loss of Use	25% of Coverage C
Coverage E	Personal Liability	\$300,000
Coverage F	Medical Payments	\$1,000
Other	Loss Assessment	\$5,000

OPTIONAL COVERAGES

Coverage A over \$5,000 (max \$25,000)	\$20 per additional \$1,000
Increase Liability to \$500,000	Add: \$50.00
Increase Loss of Use to 40% Cvg C	Add: \$150.00
Delete Liability Coverage	Deduct: \$50.00

DEDUCTIBLE

\$1,000

FINANCING

Premium financing offered through:

Atlantic Acceptance Corporation: (800) 924-6745

Online: aac.financepro.com

Producer Information	
Agency Name: _____	
Agency Address: _____	
Phone: _____	Fax: _____
Producer Submitting Risk: _____	
(Producer's Signature)	
(Insured's Signature)	

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

Territory B: Remainder of State

(PC 9: Refer to Underwriter)

Coverage C	Territory A	Territory B
	Frame/Brick	AAA

Coverage C	Territory A	Territory B
10,000	450	380
15,000	575	450
20,000	700	531
25,000	825	663
30,000	950	816
35,000	1,080	921
40,000	1,200	1,050
45,000	1,320	1,178
50,000	1,460	1,304
55,000	1,580	1,320
60,000	1,700	1,512
65,000	1,820	1,637
70,000	1,960	1,751
75,000	2,080	1,865

COVERAGES

Coverage A	\$5,000 or increased limit: (\$25,000 max) \$ _____
Coverage C	\$ _____
Coverage D (circle one)	25% Cvg C 40% Cvg C
Loss Assessment	\$5,000
Coverage E (circle one)	\$0 \$300,000 \$500,000
Coverage F	\$1,000
Deductible	\$1,000

Add \$60.00 policy fee plus tax to obtain total premium

Named Insured: _____

Mailing Address: _____

Condo Name: _____ County: _____

911 Street Address: _____ Zip: _____

Unit #: _____ Yr. Constructed: _____ Protection Class: _____ Construction: (circle one) Frame Brick AAA

Floor #: _____ Occupancy: (circle one) Owner Tenant Policy Period From: _____ To: _____

Mortgagee: _____

Prior Carrier: _____ New Purchase? _____

Please list all Claims: _____

Buildings 20+ Years, List Updates: Roof: _____ Heating: _____ Electrical: _____ Plumbing: _____

OPTIONAL COVERAGE PREMIUM CALCULATIONS:

Coverage A: \$ _____ (\$20.00 per additional \$1,000)	Additional Premium: \$ _____
Loss of Use: (circle) 25% Cvg C 40% Cvg C (if 40% Cvg C, add \$150)	Additional Premium: \$ _____
Liability: (circle) \$0 \$300,000 \$500,000 (if \$0, subtract \$50; if \$500,000, add \$50)	Additional Premium: \$ _____

_____ + _____ - _____ + \$60.00 + _____ = _____
Base Premium Options Credits Policy Fee 6% Tax Total Premium

Homeowner's HO-4

Kimbrell Insurance Group



"A" Rated Carrier

State of South Carolina

(includes Quake, Wind/Hail, & RC on Contents)

UNDERWRITING GUIDELINES

- No mobile homes
- No student housing
- No risks with two (2) or more prior theft losses.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible.
- Animal exclusion endorsement will be attached to all policies.

COVERAGES & LIMITS

Coverage C	\$10,000 - \$40,000
Loss of Use	20% Coverage C
Liability	\$100,000
Medical Payments	\$500
Burglary (on premises)	\$2,000
<i>Coverage in lieu of theft</i>	

DEDUCTIBLE

\$1,000

100% Minimum earned premium applies - No premium financing

Coverage C	Inland		Beach/Coast*	
	PC 1-8	PC 9	PC 1-8	PC 9
10,000	325	406	390	488
20,000	374	468	455	569
25,000	455	569	540	674
30,000	488	609	631	788
35,000	553	691	728	910
40,000	682	853	813	1,016

*Coastal Counties:

Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, and Horry

PRODUCER INFORMATION

Agency Name: _____
Agency Address: _____

Phone: _____ Fax: _____

Producer Submitting Risk: _____

(Producer's Signature)

(Insured's Signature)

Name of Insured: _____

Address: _____

City/State/Zip: _____

Mailing Address (if different): _____

Policy Period From: _____ To: _____ 12:01 A.M. Standard Time

Prior Carrier: _____ Cancelled/Non-Renewed? _____ If yes, explain: _____

Any losses in the past 3 years? _____ List and explain any losses even if not covered by a policy of insurance: _____

Protection Class: _____ Coverage C Limit: _____ Yr. Built: _____ Construction (circle one): AAA Frame Brick

\$ _____	+	\$60.00	+	\$ _____	=	\$ _____
Premium		Policy Fee		6% Tax		Total Premium

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Updated 10/27/09