



# *Kimbrell Insurance Group*

## Personal Lines Division



H03

H08

H04

H06

Boatowners

Personal Umbrellas

High-Value Homeowners

SOUTH  
CAROLINA

[www.kimbrellcompany.com](http://www.kimbrellcompany.com)

*Updated 4/6/10*

## 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](http://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 over 35 years of age must have replaced all of the following within the past 25 years: roof, hot water heater, and HVAC.
- 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. Seasonal secondary 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.
- 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

<b>Territory A</b>	\$1,000 All Other Perils (including Wind/Hail)
<b>Territory B</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%
<b>Maximum total credits per policy is 15% (excluding deductible credits)</b>			

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

*Kimbell 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](http://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

	Frame/Brick	AAA	
<b>10,000</b>	450	380	331
<b>15,000</b>	575	450	345
<b>20,000</b>	700	531	454
<b>25,000</b>	825	663	564
<b>30,000</b>	950	816	643
<b>35,000</b>	1,080	921	782
<b>40,000</b>	1,200	1,050	851
<b>45,000</b>	1,320	1,178	956
<b>50,000</b>	1,460	1,304	1,060
<b>55,000</b>	1,580	1,320	1,128
<b>60,000</b>	1,700	1,512	1,231
<b>65,000</b>	1,820	1,637	1,332
<b>70,000</b>	1,960	1,751	1,433
<b>75,000</b>	2,080	1,865	1,534

## 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
<b>10,000</b>	325	406	390	488
<b>20,000</b>	374	468	455	569
<b>25,000</b>	455	569	540	674
<b>30,000</b>	488	609	631	788
<b>35,000</b>	553	691	728	910
<b>40,000</b>	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 4/6/10