



Kimbrell Insurance Group
Personal Lines Division



H03 ♦ H08 ♦ H04 ♦ H06
Boatowners
Personal Umbrellas
High-Value Homeowners



www.kimbrellcompany.com

Updated 9/21/09



Territory A -

Remainder of State

Territory B -

0 - 20 miles from Atlantic Ocean

Cov A	PC 1 - 4		PC 5 - 7		PC 8 - 9	
	M	F	M	F	M	F
50,000	422	530	530	553	634	748
55,000	436	545	545	569	650	764
60,000	448	561	561	585	666	780
65,000	461	578	578	601	683	796
70,000	476	594	594	618	699	813
75,000	490	610	610	634	715	829
80,000	503	626	626	650	731	845
85,000	517	643	643	666	748	861
90,000	530	659	659	683	764	878
95,000	543	675	675	699	780	894
100,000	556	691	691	715	796	910
105,000	569	708	708	731	835	955
110,000	585	727	727	748	875	1,000
115,000	598	744	744	764	915	1,046
120,000	611	760	760	780	955	1,091
125,000	624	776	776	796	995	1,138
130,000	637	792	792	813	1,035	1,183
135,000	650	808	808	829	1,074	1,225
140,000	662	823	823	845	1,114	1,274
145,000	674	838	838	861	1,159	1,319
150,000	688	855	855	878	1,194	1,365
160,000	715	898	898	921	1,254	1,371
170,000	745	934	934	968	1,316	1,383
180,000	780	980	980	1,016	1,381	1,451
190,000	828	1,029	1,029	1,066	1,451	1,524
200,000	867	1,080	1,080	1,120	1,524	1,600
210,000	895	1,113	1,113	1,154	1,570	1,648
220,000	922	1,146	1,146	1,189	1,618	1,698
230,000	950	1,181	1,181	1,225	1,666	1,749
240,000	980	1,218	1,218	1,263	1,716	1,801
250,000	1,009	1,254	1,254	1,300	1,768	1,855
260,000	1,039	1,291	1,291	1,339	1,820	1,911
270,000	1,070	1,330	1,330	1,379	1,875	1,969
280,000	1,102	1,370	1,370	1,420	1,931	2,028
290,000	1,135	1,411	1,411	1,463	1,989	2,089
300,000	1,170	1,454	1,454	1,506	2,049	2,151

Cov A	PC 1 - 4		PC 5 - 7		PC 8 - 9	
	M	F	M	F	M	F
50,000	587	716	668	742	895	995
55,000	592	722	684	760	913	1,014
60,000	608	741	703	781	930	1,034
65,000	652	795	723	803	948	1,053
70,000	672	819	743	825	965	1,073
75,000	689	840	761	845	983	1,092
80,000	708	864	783	870	1,000	1,112
85,000	726	885	802	891	1,018	1,131
90,000	745	909	820	911	1,035	1,151
95,000	763	930	839	932	1,053	1,170
100,000	782	954	859	954	1,071	1,190
105,000	792	966	878	976	1,123	1,248
110,000	819	999	899	999	1,177	1,308
115,000	836	1,020	918	1,020	1,230	1,367
120,000	856	1,044	940	1,044	1,284	1,427
125,000	873	1,065	959	1,065	1,338	1,487
130,000	892	1,088	979	1,088	1,391	1,545
135,000	910	1,110	999	1,110	1,445	1,605
140,000	929	1,133	1,019	1,133	1,499	1,665
145,000	947	1,155	1,040	1,155	1,551	1,724
150,000	966	1,178	1,060	1,178	1,605	1,784
160,000	1,014	1,236	1,166	1,296	1,685	1,872
170,000	1,064	1,298	1,224	1,361	1,769	1,965
180,000	1,117	1,362	1,285	1,428	1,858	2,064
190,000	1,173	1,431	1,349	1,499	1,951	2,168
200,000	1,231	1,502	1,418	1,575	2,048	2,276
210,000	1,268	1,547	1,461	1,623	2,110	2,345
220,000	1,306	1,593	1,504	1,671	2,174	2,415
230,000	1,346	1,641	1,548	1,721	2,238	2,487
240,000	1,386	1,691	1,594	1,772	2,306	2,562
250,000	1,428	1,742	1,642	1,824	2,375	2,639
260,000	1,471	1,794	1,690	1,878	2,446	2,718
270,000	1,515	1,848	1,742	1,935	2,519	2,799
280,000	1,561	1,904	1,794	1,994	2,595	2,883
290,000	1,608	1,961	1,848	2,054	2,673	2,970
300,000	1,656	2,019	1,904	2,115	2,753	3,059

FINANCING

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

\$100.00 fee & 2.25% Tax applies to the premium and fee

(800) 849-3271 • Fax (800) 354-3573

Updated 9/21/09



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

Wind/Hail deductible will apply as follows:

Distance to Ocean

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

DEDUCTIBLE CREDITS

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

5% Wind Deductible 10% credit
(Wind deductible cannot be less than AOP deductible chosen)

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

Central Station Alarm - credit available to primary residences only (current certificate required for binding) 5% credit

\$100.00 fee & 2.25% Tax applies to the premium and fee

(800) 849-3271 ♦ Fax (800) 354-3573



"A" Rated Carrier

State of Virginia

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 - 0 - 20 miles from Atlantic Ocean

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	1,032	781	1,088	824	1,239	939	1,754	1,329
43-45,999	1,053	798	1,112	843	1,269	961	1,799	1,363
46-48,999	1,074	814	1,133	858	1,290	978	1,829	1,385
49-51,999	1,100	833	1,167	884	1,331	1,008	1,884	1,428
52-54,999	1,131	856	1,190	901	1,358	1,029	1,920	1,455
55-57,999	1,157	876	1,235	935	1,409	1,068	1,994	1,510
58-60,999	1,199	908	1,263	956	1,439	1,090	2,036	1,543
61-63,999	1,236	936	1,317	998	1,500	1,136	2,126	1,610
64-66,999	1,283	971	1,347	1,020	1,538	1,165	2,175	1,648
67-69,999	1,341	1,016	1,409	1,068	1,607	1,218	2,271	1,726
70-72,999	1,374	1,041	1,451	1,098	1,650	1,250	2,329	1,770
73-75,000	1,448	1,096	1,521	1,153	1,736	1,315	2,454	1,859

\$100.00 fee & 2.25% Tax applies to the premium and fee

(800) 849-3271 ♦ Fax (800) 354-3573

Homeowner's HO-6



"A" Rated Carrier

State of Virginia

(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: 0 - 20 Miles from Atlantic Ocean
 Territory B: Remainder of State

(Refer to Kimbrell Company PC 9)

Coverage C Territory A Territory B
 Frame/Brick AAA

10,000	450	380	331
15,000	575	450	345
20,000	700	531	454
25,000	825	663	564
30,000	950	816	643
35,000	1,080	921	782
40,000	1,200	1,050	851
45,000	1,320	1,178	956
50,000	1,460	1,304	1,060
55,000	1,580	1,320	1,128
60,000	1,700	1,512	1,231
65,000	1,820	1,637	1,332
70,000	1,960	1,751	1,433
75,000	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
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 2.25% Tax Total Premium

Updated 9/21/09

Homeowner's HO-4

Kimbrell Insurance Group



"A" Rated Carrier

State of Virginia

(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

Cov C	Inland		0 - 20 miles from Ocean	
	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

**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		2.25% Tax		Total Premium

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