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Lloyds of London Homeowners Program Quick Reference Guide

Delaware, Maryland and Virginia

- Coverage is provided by an A.M. Best rated A XV carrier
- Competitive Commissions: 12.5% Statewide
- Online Quoting and Binding Capability

Contact Us

Policy & Payment Address

Mailing:
St. James Insurance Group
PO Box 690759
Orlando FL 32869-0759

Overnight:
St. James Insurance Group
6675 Westwood Blvd Ste 360
Orlando FL 32821

Emailed Applications:
docs@sjig.com

Faxed Applications:
(888) 876-7544

Web link:
<http://emga.e-bode.com/Innovare/frameset.cfm>

Customer Service & Underwriting

Telephone:
(855) 257-1842

Fax:
(888) 876-7544

Email:
docs@sjig.com

Marketing

Telephone:
(888) 868-7544

Fax:
(888) 876-7544

Email:
marketing@sjig.com

| Coverage | HO3 |
|---|--|
| A-Dwelling | \$200,000 - \$1,000,000 |
| B-Other Structures | 10% or 20% of Coverage A |
| C-Personal Property | 50% or 75% of Coverage A Replacement Cost on contents is included |
| D-Loss of Use | 20% or 30% of Coverage A |
| E-Personal Liability | \$100,000 - \$500,000 |
| F-Medical Payments | \$1,000 - \$10,000 |
| Theft Coverage | Coverage Included* |
| Screen Enclosure Coverage | Coverage Included |
| Water Back-Up | Coverage Available by Endorsement |
| Personal Injury | Coverage Available by Endorsement |
| Animal Liability | Coverage not included** |
| Limited Mold Coverage | \$5,000 |
| *Special limits apply to some types of personal property or the circumstances of the loss | |
| **Agents may purchase a separate Canine Liability policy | |

Additional Coverage Endorsements

- **Actual Cash Value on Roof:** This endorsement is mandatory on roofs older than 25 years or 35 years if Clay Tile or Metal
- **Water Damage Limitation:** This endorsement is mandatory for risks that have plumbing older than 25 years up to 35 years that has not been updated
- **Water Damage Exclusion:** This endorsement is mandatory on roofs older than 25 years or 35 years if Clay Tile or Metal, risks with plumbing older than 35 years which have not been updated, and risks with Polybutylene plumbing
- **Water Back-up \$5,000, \$10,000, or \$25,000**
- **Personal Injury**

| Deductibles | All Other Perils | Wind |
|---|--|--|
| | Deductible Options \$1,000, \$1,500, \$2,500 \$5,000, \$10,000 | Deductible Options* \$1,500, 1%, 2%, 3% |
| * Minimum Deductible based on Risk Location | | |
| Payment Plans | Full Pay | |



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Policy Submission Checklist

- Quotes can be completed online through <http://emga.e-bode.com/Innovare/frameset.cfm>
- The online system allows you to print or email your quotes automatically
- All policies are to be bound through the online system
- The following items must be forwarded to the office within 5 days after binding coverage:
 - Signed Application (no accords needed—use the application from the website)
 - Signed Surplus Lines Form(s)
 - Policy Premium Payment Original documents are not required
- **Cancelled policies are subject to a 25% minimum earned premium. Policy and inspection fees are fully earned.**

General Underwriting Guidelines

- All risks that require an underwriting referral, must be submitted to the underwriter via the website.
- Risks with prior losses will require approval. Please submit full details on the loss circumstances and actions taken to solve or prevent future losses of that type.
- Risks owned by a Corporation, Limited Liability Corporation or Trust are eligible for coverage and include liability.
- Certain occupations will require approval. They include Politician, TV/Movie Actor, Professional Athlete, Musician, or Celebrity.
- Homes with more than 2 mortgages or Loss Payee will require approval.
- Interior inspections will be ordered on all new business.
- **Cancelled policies are subject to a 25% minimum earned premium. Policy and inspection fees are fully earned.**

Property Characteristics

- Ineligible Construction Types: Prefabricated Homes, Motor Homes, House Boats, Manufactured and Mobile Homes, House Trailers, Trailer Homes, Modular Homes built prior to January 2006, and EIFS (Exterior Insulation Finish System) Construction.
- Brick Veneer: Exterior walls of combustible construction veneered with stucco, brick, stone, or cement fiber board (Hardi-Board/Hardi-Plank).
- Risks with roofs older than 25 years or 35 years if Clay Tile or Metal, and have not been updated can be accepted on an ACV basis for the roof and the water damage exclusion endorsement attached.
- Risks with plumbing older than 25 years and has not been updated can be accepted with the Water Limitation Clause attached; unless the plumbing is older than 35 years in which the Water Damage Exclusion endorsement would apply.
- Polybutylene pipes are acceptable with the Water Damage Exclusion endorsement attached.
- Wiring that has not been updated within 25 years must have been inspected by a qualified electrician within the past 12 months.
- Vacant properties are ineligible.
- Protection Class 9 risks require approval, and a submitted online supplemental application.
- Protection Class 10 risks are ineligible
- No coastal setback
- Seasonal and Secondary homes are eligible but will require approval.
- Hip Roof Credit: to qualify the roof must be a minimum of 90% hip shape.
- Risks which do not have smoke detectors must be referred to underwriting for approval.

Liability Exposures

- Risks with trampolines, pool slides and diving boards are ineligible.
- Risks with pools must be completely fenced, walled, or screened.
- Risks with exotic animals are not eligible.
- Livestock or saddle animals as pets may be submitted for approval.
- Animal Liability is excluded on all policies. A separate canine liability policy may be purchased.