

ATRIUM

AU DWELLING FIRE

The AU Dwelling Fire product caters to the unique needs of dwelling properties that standard markets shy away from due to occupancy, age, size, or other factors. These types of dwellings can include owners with rental investments, secondary residences, vacation homes that are owner-occupied only a few weeks or months out of the year or rented as seasonal properties on a short-term basis.

The AU Dwelling Fire product provides two options to insure these properties: Named Perils Form and Multi Perils Form providing greater protection with additional perils. Unique to this program is the ability to package personal liability coverage with the property. This makes the AU Dwelling product more comprehensive.

The AUGold online quoting platform provides access to coverage solutions for these hard-to-place risks and other products supported by longstanding underwriting expertise and experience. Work with a partner dedicated to this space and leverage the ability to expand your footprint with the AU Dwelling Fire product.

AUGold is here to help you protect your clients throughout the transitional real estate lifecycle, with the AU Collection of products, which also includes Vacant Property, Builder's Renovation and Course of Construction.

Eligible Risks:

- Seasonal Homes
- Short-Term Rentals
- Secondary Homes
- Owner Occupied
- Tenant Occupied
- Mixed Occupancy

Financial Strength:

"A" AM Best Rating Lloyd's Paper



Comprehensive Coverage:

Package (Property & Liability) or Mono-line Property

Easy On-line Quoting Platform:

Quote, Bind, Issue



AU Dwelling Fire Product Highlights

Product Highlights

- Coverage A (Building): Maximum \$1,000,000 Building Limit
- Coverage B (Other Structures): Up to 20% of Coverage A Available
- Coverage C (Personal Property): Up to 50% of Coverage A Available
- Coverage D (Fair Rental Value): Up to 20% of Coverage A available
- Coverage E (Additional Living Expenses): Available on owner occupied risks
- Named Perils & Multi-Peril forms available
- Residential Personal Liability limits up to \$2,000,000
- Cosmetic Renovations up to \$150,000 project value
- Optional Exclusion and/or sublimit for theft, water, and vandalism coverages.
- Sewer Backup sublimit available
- Earthquake available per contract guidelines

We're ready
to help with
your
AU Dwelling
Fire business.

If you need additional resources,
please visit us at
www.login.augold.net.