



**macneillgroup**  
A MEMBER OF *focus* HOLDINGS

***Homeowners, Dwelling, Vacant Property & Builder's Risk Program***



***Your Home For Personalized Service And Quick Turn Around Time***

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**Personal Customer Service  
Web Rating on Select Products  
Telephone Quotes & Binders  
"A" Rated Non- admitted Carriers  
Outstanding Commission Structure  
Knowledgeable, Professional, &  
Friendly Staff**

**Property Valued \$10,000 & up Eligible  
Seasonal / Secondary Properties  
Condominium & Tenant Package  
Vacant Property up to \$1,000,000 with  
Binding Authority  
Builders Risk  
Personal Liability**

**Homeowners Package Program**

PO Box 45-9003 Sunrise, Florida 33345-9003 Phone 954.331.4800/866.351.3056  
Fax 954.837.4393 - Web: [www.macneillgroup.com](http://www.macneillgroup.com)

## Guidelines

### Underwriting

- Must Be Owner Occupied
- One / Two Single Family Units
- Updated in the last 40 YR
- No Photo All Risk Inspected
- Deductible 500 AOP 2%/5% Wind

### Coverage

- Industry accepted ISO HO3 policy forms or Customized coverage forms
- Primary, Secondary / Seasonal and Rental Coverage available
- Wind Coverage or Wind Exclusion Credit available
- Coverage is written on a "Replacement Cost" Basis
- "All Risk" Coverage on Contents and Other standard ISO endorsement available
- Builders Risk Coverage available on ISO HO3 Policy form with convenient conversion to full limits upon completion
- Competitive rates and Deductibles
- In house authority up to 1,000,000 higher value and submit basics
- Personal Property 50 % of dwelling value
- Other Structures 10% of dwelling value
- Loss of Use 10% of dwelling value
- Medical Payments \$500 included higher values available
- Liability \$25,000 included higher limits up to 1,000,000 available

### Optional Coverage

- Optional Golf Cart coverage
- In Home business
- Identity Fraud Expense
- Personal Injury
- Loss Assessment
- In-Home Day Care
- Water Backup
- Optional Scheduled Personal Property,
- Flood, Excess Flood
- Umbrella/Excess Personal Liability

## Dwelling Fire Program

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## Guidelines

### Underwriting

- One to Four- Family Dwellings
- Owner-occupied Dwelling
- Tenant occupied Dwelling
- Tenant Package
- Seasonal or Secondary Dwelling
- Builder's Risk
- Dwelling under Renovations
- Vacant Dwellings
- Dwellings in the Name of an Estate, Trust or Corporation
- Frame and Masonry construction
- No Photo All Risk Inspected
- Deductible 500 higher deductibles available
- 3, 6, and 12 month policies available on Vacant Property

### Coverage

- Industry accepted ISO DP policy forms or Customized coverage forms
- Wind Coverage or Wind Exclusion Credit available
- Coverage is written on a "Replacement Cost" or "Actual Cash Value" Basis
- Builders Risk Coverage available
- Competitive rates and Deductibles
- In house authority up to 1,000,000 higher value and submit basics
- Other Structures 10% of dwelling value
- Loss of Use 10% of dwelling value
- Medical Payments \$500 included higher values available
- Liability \$25,000 included higher limits up to 1,000,000 available
- 30 day Gap Policy (for Citizen waiting period)
- Scheduled Multi-Property Policy

### Optional Coverage

- Residence Burglary
- Personal Injury
- Acreage
- Identity Fraud Expense
- In-Home day Care
- Loss Assessment
- Liability

## Vacant Property Program

### **Underwriting**

- One to Four Family Dwellings
- Dwellings in the Name of an Estate, Trust or Corporation
- Frame and Masonry construction
- No Photo All Risk Inspected
- 3, 6, and 12 month policies available on Vacant Property

### **Coverage**

- In house authority up to 1,000,000 higher value and submit basics
- Deductible 500 higher deductibles available
- Personal Property
- Premises liability
- Scheduled Multi-Property Policy

### **Other**

- Increased Commission
- 3 mo. fully earned, 6 mo 50% earned, 12 mo. 25% earned

## **Personal Liability**

### **Coverage**

Personal Liability – Written on owner occupied also available on tenant packages

Premises Personal Liability Coverage – Available for owner, non-owner occupied one to four family units and vacants or seasonal dwellings

### **Additional Coverages**

500 Medical Payment included higher limits available

Personal Golf Cart Liability endorsement can be added

Scheduled multiple locations

Corporate names accepted for premises liability only

## **Wind Guidelines**

PO Box 45-9003 Sunrise, Florida 33345-9003 Phone 954.331.4800/866.351.3056

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The Exclusion of Coverage and/or Deductible that apply to the Peril of Wind, Windstorm or Hail shall be determined based on County and the proximity (distance) between the Property and the Beach. The Beach is defined as the closest of the two following bodies of water to the Property Location: The Atlantic Ocean or The Gulf of Mexico.

Broward, Miami-Dade and Palm Beach Counties:

Exclude Wind & Hail within three miles of coastal waters. 5% Wind and Hail Deductible for the remainder of these counties

Monroe County:

Exclude Wind & Hail on all risks

Panhandle Counties:

Exclude wind within two miles of Coastal Water – All Construction Built 2002 and newer and more than two mile from Coastal Waters 5% Wind & Hail Deductible. (Subject to 1000 minimum) All Pre 2002 Construction exclude wind.

Remainder of State:

Exclude wind and Hail within on mile of costal waters. 5% wind and Hail Deductible within 1to 10 Miles of coastal waters. (Subject to 1000 minimum) 2% Wind & Hail Deductible over 10 miles from Coastal Waters. (Subject to 1000 minimum)

A completed application, including signature of producing agent and insured is required.

Premium Financing is Available