



Delaware Homeowners Program

Quick Reference Guide: HO-3



Universal North America®
Insurance with Values

Contact Information

For NEW policies effective before 1/1/2021 and RENEWAL policies effective before 1/15/2021

Underwriting & Customer Service
Toll-free: 800-905-7550

Claims
Toll-free: 866-519-1302
Fax: 760-827-4939

For NEW policies effective after 1/1/2021 and RENEWAL policies effective after 1/15/2021

MyUniversal.com

Underwriting & Customer Service
Toll-Free: 866-458-4262
Fax: 888-232-6217
Email: underwriting@uihna.net

Claims
Toll-Free: 866-999-0898

Sales Team

Delaware

Kevin Reed
Territory Sales Manager
941-266-8576
kreed@uihna.com

National Accounts & Marketing

Tom Kriby
AVP, National Programs and Northeast States
941-350-7148
tkriby@uihna.com

Jamie Watson
AVP, Sales & Marketing
Office: 941-378-8851 x6558
Cell: 941-330-7415
jwatson@uihna.com

Wanda Revells
VP, National Sales & Marketing
Office: 520-690-2000
Cell: 602-284-9120
wrevells@uihna.com

Universal North America's HO-3 Program has been made available to you under the Ivantage Expanded Market Program.

	Dwelling Limit	Coverage Limits
HO-3	1 - 4 family dwellings - up to \$1M (Cov A over 700k requires approval)	Personal Property: 40% to 100% of Cov A Personal Liability: \$100K, \$300K, \$500K Medical Payments: \$1K, \$2K, \$5K

Optional Coverages & Endorsements

Other Structures	10% incl. Coverage for specified other structures is available
Loss of Use	20%-40% of Cov A (10% for 3-4 family dwellings)
Personal Property Replacement Cost	10% surcharge (quotes are defaulted to yes)
Identity Theft	\$25; 25K in coverage
Water Backup and Sump Overflow	\$40; 5K in coverage
Refrigerated Personal Property	5% surcharge
Special Personal Property	5% surcharge (requires PPRC)
Specified Additional Amount of Insurance for Cov A	25% of Coverage A; 3% surcharge
Equipment Breakdown	\$25
Premier Special Package	15% surcharge
Advantage Package	12% surcharge

Credits & Discounts

Protective Device Discounts: 3% - 18%
Age of Home (0-20 years): 2% - 38%
Storm Shutter Credit: 5%
Mature Homeowner Credit: 5%
Renewal Credit: 5%

Claim-Free Credits: 5% (3 year) 7% (5 year)
Hurricane Roof Straps Credit: 5%
Affinity Discount: 5%
New Purchase Credit: 5%

Deductible Options	
AOP Deducible Options	\$500, \$1,000, \$1,500, \$2,000, \$2,500
Wind/Hail Deductible	\$500, \$1,000, \$5,000, \$2,000, \$2,500, or 1% - 5% & 10% of Cov A
Optional Hurricane Deductible	1% - 5% and 10% of Cov A
Mandatory 2% Hurricane Deductible	Territories 46 and 47

Underwriting*

Prior Loss History:

- Any mold, water, vandalism or theft losses within the past 3 years
- Any loss over \$25,000 in the past 3 years, or any fire or liability loss in the past 5 years
- 2 or more like losses or 3 or more losses of any cause within the last 3 years

Ineligible Risks:

- Properties owned by more than 2 individuals or owned by corporations, LLCs, estates or not for profits
- Properties owned by Trusts require underwriting approval to bind
- Business on premises are unacceptable unless incidental in nature & approved by underwriting prior to binding
- Scheduled personal property > \$50,000 or any single item > \$10,000



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Payment Info

Full Pay - full payment at policy inception.

4-Pay - 25% down + installment & policy fees with 3 installments due at 60 days, 120 days and 180 days.

6-Pay - 15% down + installment & policy fees with 5 installments due at 35 days, 80 days, 125 days, 170 days and 215 days.

Each installment is subject to an \$8 charge.

Reinstatement is subject to a \$15 charge.

Non-sufficient Funds (NSF) is subject to a \$15 charge.

Policy Fee is \$50; \$130 for NB if Cov A is >\$700k or >4000sq ft

Payment Addresses

Standard Payment

Universal North America Insurance Company
P.O. Box 844758
Dallas, TX 75284-4758

Overnight Payment

Bank of America Lockbox Services
Universal North America Insurance Company: 844758
1950 N. Stemmons Freeway
Dallas, TX 75207

Ineligible Dog Breeds

Akita, American Bulldog, American Staffordshire Terrier, Boxer, Bull Terrier, Bullmastiff, Caucasian Mountain Dog, Caucasian Ovcharka, Caucasian Sheepdog, Caucasian Shepherd, Central Asian Ovcharka, Chow Chow, Dingo, Doberman Pinscher, English Bulldog, German Shepherd, Giant Schnauzer, Husky, Mastiff, Ovcharka, Presa Canario, Pit Bull, Rhodesian Ridgeback, Rottweiler, Neapolitan Mastiff, Sage Ghafghazi, Weimaraner, Wolf or Wolf-Hybrid or any other canine breed or mix the company deems as presenting an excessive liability exposure

Underwriting* (Continued)

- Risks that have been declined, canceled or non-renewed in last 3 yrs require UW review and approval to bind
- Insurance Score bands 12 or 13 must be submitted for approval with two current photos of the risk (one front and one rear)
- Homes > 50 years require complete updates to plumbing, heating, and electrical system within the past 30 years. Proof of replacement must be established by a licensed contractor and submitted for approval prior to binding
- Dwellings with fuses rather than circuit breakers and any aluminum wiring
- Risks within 1,000 ft of coastal waters, including Delaware Bay & Rehoboth Bay
- Vacant homes or under construction/renovation, mobile homes, manufactured homes, modular homes and boat houses properties reflecting a lack of reasonable maintenance
- Dwellings of "unusual construction" (i.e., cantilevered construction, log, open foundation, or homes which require knowledge of special reconstruction techniques)
- Dwellings located in Protection Class 10
- Protection Class 1 through 8 are eligible. PC 9, 1Y-8Y, 1X -8X require approval
- Dwellings with underground fuel tanks
- Dwellings with portable heaters, wood stoves or fireplace inserts as the primary heat source
- Dwellings with kerosene or coal heaters
- Dwellings with bars on windows, unless all are equipped with quick release
- Flat roofs, composition shingle roofs > 20 yrs or tile and metal roofs over 30 years old
- Trampolines and unfenced pools or pools without a self-locking gate. The fence must meet or exceed jurisdictional requirements. Pools with diving boards and/or slides
- Hazardous animal exposure (i.e., animals generally found in the wild or in a zoo, any ineligible dog breeds (see left side panel) or more than 2 horses, cows, pigs, goats, sheep, etc)
- Dwellings built prior to 1900 are ineligible and homes built prior to 1930 are subject to Modified Functional Replacement Cost Loss Settlement

*Issuance of coverage is subject to underwriting review and approval. This QRG provides a basic description of Universal North America coverages. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by: Universal North America Insurance Company.

Submission Requirements

Submit to Universal North America:

- Unless submitted electronically, payment for the gross premium and fees and any required documents should be attached to the transmittal form and mailed within 5 business days from the policy effective date or the date the application was signed, whichever is first
- All supporting documentation (Monitored alarm certificates, appraisals, System Inspection Form for homes older than 50 years, etc.)

Retain at your office:

- Completed application, signed and dated by the insured and the agent before binding. Agents must retain signed applications and may be asked to provide to company as needed

Universal Homeowners Insurance is not an Allstate product. The policy is offered under the expanded market program and is provided by Universal North America, a third-party company not affiliated with Allstate.