



ALABAMA



**Arrowhead General
Insurance Agency, Inc.**

PERSONAL PROPERTY PROGRAM

ABOUT ARROWHEAD

STABILITY

We know how important stability is for your client relationships. That is why we team up with top-rated insurance companies, many of whom we have worked with for over a decade offering multiple products.

PRODUCT VARIETY

A large variety of personal and commercial products are available, so you can provide multiple coverages and encourage client retention.

HELPFUL SERVICE

Each Arrowhead Program has a team of dedicated underwriters, marketing and customer service representatives who respond quickly to questions. We also have a technical support team ready to assist at any time.

ONLINE SOLUTIONS

Our technology solutions are robust and constantly evolving to better fit your agency's needs. Whether it's an app you can access on your smartphone, an online five-minute quote via our portal or providing a website for your customers to make payments, our technology is developed with your agency's needs in mind.

Our portal, **ArrowheadExchange.com** essentially acts like an agency management system and saves our producers valuable time by allowing online quotes, application submissions, report downloads, policy changes and commission deposit info.



HO3 & DP3

- Coverage A limits from \$125,000 to \$1,000,000
- Dwelling up to 75 years old
- Star and Star Advantage Packages available by endorsement - HO3
- **STAR PACKAGE ENDORSEMENT - HO3**
 - Personal Property Replacement Cost
 - 25% of Coverage A for Increased Replacement Cost
 - \$15,000 limit on Water Backup/Sump Pump Overflow
 - Personal Injury Coverage
 - 50% Coverage C limit
 - \$2,500 Loss Assessment Coverage
- 25% extended replacement cost available by endorsement for all homes built within the past 75 years - HO3
- Stand-alone program - DP3
- One and two family dwellings - HO3
- One to four family dwellings - DP3
- Protection classes 1-8
- Consideration for prior losses
- Equipment Breakdown and Identity Theft coverages available
- Additional Interest endorsement available for property management firm, landlord or property manager
- Credit Scores in the bottom three bands, no hit and no score needs to be submitted with photos of the dwelling

CREDITS - Accredited builder, new purchase, secured community/building, 55 and retired, full pay, protective devices, wind mitigation - complete window and opening protection, hip roof, flat tile, fortified for safer homes, financial responsibility, personal status, companion policy, hardi plank, certified property manager and renovation (credit availability varies by program)

COASTAL GUIDELINES

- All dwellings located outside Zone 1 of the wind pool or over 2,500 feet from the coast are eligible to obtain coverage with wind
- Minimum 2% Wind Hail deductible required in Mobile and Baldwin counties
- X-wind required in Zone 1 or within 2,500 feet of Mobile Bay

PERSONAL PROPERTY PROGRAM

ALABAMA



ARROWHEAD

CONTACT

LAURI THUM, VP Marketing
LThum@ArrowheadGrp.com
800.333.5553 x6827