



NEW JERSEY



**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, HO4 & HO6

- Coverage A limits from \$60,000 to \$1,000,000
- Coverage C limits from \$25,000 (HO6) and \$20,000 (HO4) to \$500,000
- Dwelling built 1901 and newer
- 25% extended replacement cost available by endorsement for all homes 1930 and newer – HO3
- **PREMIER SPECIAL PACKAGE – HO3**
 - 25% extended replacement cost
 - Personal property replacement cost
 - 40% loss of use coverage (included no charge)
 - 70% contents coverage (included no charge)
- Unsupported seasonal secondary dwellings acceptable
- One to four family dwellings
- Increased ordinance or law coverage available – 25%
- Long-term rental and secondary condos acceptable
- Protection Classes 1 – 9
- Consideration for prior losses
- Equipment Breakdown and Identity Theft coverage available
- Additional interest endorsement available for property management firm, landlord or property manager

CREDITS – New home, new purchase, five-year claim-free, protective devices, mature homeowner, renovation and renewal (credit availability varies by program)

COASTAL GUIDELINES

- Any dwelling over 1,000 feet from coastal water acceptable
- Minimum 1% to 4% hurricane deductible required in coastal areas



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ARROWHEAD

CONTACT

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