



**NEW YORK**



**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 \$80,000 to \$1,000,000
- Coverage C limits from \$35,000 to \$500,000
- Dwellings 1901 and newer – HO4 & HO6
- 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)
- **PREMIER PLUS PACKAGE**
  - Adds water backup coverage to the premier special package
- Unsupported seasonal secondary dwellings acceptable
- One and two family dwellings – HO3
- Long-term rental and secondary condos acceptable
- Protection Classes 1- 9
- Consideration for prior losses
- Equipment Breakdown and Identity Theft coverages available
- Additional interest endorsement available for property management firm, landlord or property manager

**CREDITS** – Protective devices, new home, mature homeowner/tenant, renovation, multi-policy and storm shutters (credit availability varies by program)

## COASTAL GUIDELINES

- Any dwelling over 2,500 feet from coastal water acceptable in Bronx, Kings, Nassau, Queens, Richmond, Suffolk and Westchester counties
- Minimum 2% hurricane deductible required in coastal areas

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## CONTACT

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