



## Northeast Homeowners Highlights

### Available Coverage Enhancements.

- HO3, HO5, HO6, DP3 Forms Available.
- Extended Replacement Cost (25% or 50% Available).
- Increased Water Backup (Homeowner Limits up to \$100,000; \$25,000 for Unit Owners).
- Increased Ordinance or Law (15% or 25% Available for Homeowners).
- Increased Mold Coverage (Homeowner Limits up to \$100,000; \$15,000 for Unit Owners).
- Personal Liability up to \$1,000,000.
- Special Personal Property Coverage (Available for Unit Owners)
- Loss Assessment Coverage (Limits up to \$25,000 Available for Unit Owners)
- Identity Fraud Protection (Limits Available up to \$25,000).
- Mechanical (Equipment) Breakdown (\$25,000 or \$50,000 Available).
- Personal Injury Coverage.
- AOP Deductible Options up to \$2,500 to \$50,000.
- Wind/Hail Deductible Options as low as 1% up to 10%.

### Flexible Billing Plans for Agents & Insureds.

- Mortgage Billed.
- Installment Options:
  - Full Pay
  - Two (2) Pay, 50% Down Payment
  - Four (4) Pay, 25% Down Payment
  - Ten (10) Pay, 25% Down Payment
  - Automatic Payments Available.
- Payment Methods Accepted:
  - Check
  - Credit Card
  - Electronic Funds Transfer (EFT).
- Installment Plans Subject to \$10.00 Processing Fee per Installment.

### Surplus Lines Filings: We offer you a Choice.

- Cluett can file all Surplus Lines Taxes, Fees & Attestations on your behalf.
- Agents & Brokers have the options to handle these filings if indicated to Cluett during the binding process.