



Northeast Homeowners F.A.Q.

In what States is your program available?

Our program is available in Virginia, West Virginia, Maryland, Delaware, Pennsylvania, New Jersey, New York, Connecticut, Rhode Island, Massachusetts, New Hampshire, Vermont & Maine.

What Policy Forms are you offering?

We offer HO3, HO5, HO6 and DP3 policy forms. Each form is used for different occupancy types, not based on the exposures or loss history of each account.

- All Primary Owner-Occupied Homes with Coverage A of \$1,000,000 or more will be written on an HO5.
- All Primary Owner-Occupied Homes with Coverage A less than \$1,000,000 and all Secondary or Seasonal Homes will be written on an HO3.
- All Tenant Occupied and Vacant Homes will be written on the DP3 form.

Are there any Coastal restrictions?

None! We can entertain coastal, beachfront and island properties. We can also entertain all properties regardless of their Flood Zone and elevation.

Are you able to write PC9, 10, and extreme PC10 Homes?

Yes, but we will ask for additional fire protection information & plans during the underwriting process. We have an UW Questionnaire that must be completed for all unprotected Homes.

Can you entertain Monoline Secondary, Seasonal, Tenant Occupied, or Vacant Homes?

Yes, we can entertain them all!

Do you have an Age of Home restriction?

We can entertain any year built. We do require that all home systems (plumbing, heating, electrical) be updated after 1980. Roofs over 30 years old are ineligible. Flat roofs under 15 years old are eligible permitted there have been no prior water damage claims.



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Are you able to entertain Short Term Rental exposures?

Yes, our program has an appetite for all types of short-term rental exposures. Nightly, weekly, monthly, seasonal and year-round rental properties are eligible.

We do look for there to be a management company screening tenants (i.e. Airbnb, VRBO, or an alternate property management company) and the home must be inspected by an interested third party after each tenant to ensure there is no damage to the Home and it is in clean & safe condition.

How about investment properties owned by Domestic or International Clients?

You bet. We can entertain investment properties, including those owned by International Clients. We will want to obtain as much information as possible on the insurance experience for international clients and have a clear understanding of the intended usage of the property.

Will you write Homes that are planning to be under Renovation or Construction?

Minor, Major, and Ground-up Construction projects are all eligible. We have a Course of Construction Questionnaire that must be submitted for review.

We are not able to entertain DIY projects where an insured is acting as the General Contractor nor can we add a General Contractor as an Additional Insured to our policy.

Some of my customers are being non-renewed for large losses, or a pattern of claims. Can you entertain those?

Yes, but each account will be underwritten individually. Coverages offered or restricted and the premiums charged will be different for each account.

We do look for the insured to have taken additional steps to mitigate similar losses from happening again in the future.

Our program is very flexible, but we are not a "take all comer."

Can you offer terms on a Home already under Renovation or Construction?

Yes, but our underwriting will be more rigorous to make sure the risk follows our standards. We will always complete a pre-inspection on the risk prior to binding & issuing coverage.



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How do your Inspections work?

We've partnered with Preferred Reports for the handling of our inspection needs.

We will inspect all Homes at the time of new business. All Homes with Coverage A's of \$1,000,000 or more will require a full interior inspection. Homes below \$1,000,000 will have exterior inspections completed.

Renovation & Course of Construction projects may require inspections before coverage is bound and issued. We will re-inspect renovation & construction projects every six (6) months. Renovation & construction projects will require continued compliance with all underwriting requirements throughout the course of the project.

Are you inspecting Condo & Coop Units as well?

We are not inspecting condo/coop units written on the HO6 form at this time.

Will we (the agent) receive copies of the inspection?

Yes, copies of the completed inspection will be emailed to the producer who issued the account. If you have a general inbox where you'd prefer inspections be sent, we can accommodate those requests.

Will my insured receive a copy of the inspection?

We will only send the insured copy of the inspection to the agent of record. We are not mailing copies of the inspection directly to your customers.

Who is handling your Claims?

We've partnered with Vanguard to handle all claims for the Northeast Homeowners program. Vanguard has over thirty (30) years of experience handling personal & commercial lines claims. They have experienced and dedicated claims professionals in all local areas. As a family owned business, they focus on high quality customer service and they have built their reputation on a foundation of trusting client relationships.

How do I check on the status of a Claim?

You can reach out to Vanguard Claims directly, call a representative of the Northeast team or send an email to:

NE-ClaimStatus@rivpartners.com



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How do I obtain a Quote?

You can submit a quote request directly to the Northeast team member Brian Voorhees at bvoorhees@rivpartners.com.

In the future, we expect to have our system agent facing where you will be able to log in and quote an account yourself. Those quotes can be referred to the Northeast team for further review and/or approval.

How do I issue a Policy?

Requests for policy issuance should be submitted directly to the Northeast team member Oliver Jacobi at ojacobi@rivpartners.com and/or Brian Voorhees at bvoorhees@rivpartners.com.

Do I need to submit a signed Acord application to issue a quote?

No, signed Acord applications are not required. We have created a Binder Request template that you should have received along with your shortened quote PDF.

Who is handling the Surplus Lines Filings (Taxes, Fees & Attestations)?

We will handle these on your behalf.

How do I submit Endorsement requests?

Endorsements can be submitted to the Northeast Team member Brian Voorhees at bvoorhees@rivpartners.com, or by submitting an email to:

NE-ServiceRequest@rivpartners.com and Copy EndorsementRequest@cluetinsurance.com

Will my agency receive automatic renewals?

No, there is no guaranteed renewal process for excess & surplus lines policies. We will send notice of expiration on every policy roughly sixty (60) to ninety (90) days out from the renewal effective date. You can work directly with your Cluett Underwriter to obtain quotes for the renewal term.

Please note that three consecutive policy terms in our program will require a new inspection to be completed.