



**Abram Interstate Insurance Services, Inc.**  
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## **LEXINGTON UNDERWRITING GUIDELINES**

Subject to Underwriting Approval

**HO-3 Values:** \$300,000 and Up  
**High Value:** \$750,000 and Up  
**HO-4:** Renters  
**HO-6:** Condo

**POLICY TERM:** Annual Only  
**FEES (Fully Earned):** \$50.00 Inspection Fee & \$100.00 Broker Fee  
**HIGH VALUE FEES:** \$300 Inspection Fee & \$150 Broker Fee  
**APPLICATION:** Lexington Elite Application or an ACORD Application with a Lexington Supplemental ACORD Application, D1 Form, SL2 Form, & EQ Rejection Form  
Fully completed, signed and dated by both the producer and the applicant.

\*subject to CLUE Report

### **I. ELIGIBLE RISKS:**

1. All Roof Types
2. Slope to 35°
3. Located in National Broad Protection Class 1-7
4. 200' Brush Clearance
5. Prior Losses
6. LLC with Supplemental
7. Private Party Mortgage
8. Pools
9. Trampoline with Exclusion
10. Bankruptcy over 3 years
11. Lapse in Coverage
12. Older Homes with Updates
13. Woodstoves
14. Most Construction Types
15. Most Dog Breeds

### **II. SUBMIT RISKS WITH:**

1. Unfenced Pools
2. Dwelling in Foreclosure

### **III. INELIGIBLE RISKS:**

1. Open Claims
2. Knob & Tube Wiring

### **IV. ADDITIONAL COVERAGES AVAILABLE:**

- Workers Compensation
- Loss Assess Management
- Ordinance or Law (10%-15% or 25%)
- Earthquake
- Personal Injury
- Extended Replacement Cost Dwelling (125% - 150%)
- Replacement Cost Contents
- All Risk Coverage C
- Water Back-up
- Mechanical Breakdown
- Identity Fraud
- Golf Cart Coverage
- Special Deductibles Available

\*Other terms and condition may apply