

ALL THE PROTECTION YOU NEED UNDER ONE ROOF



Homeowners • Condo • Renters • Manufactured Home
 Rental Property • Vacant Home • High Valued Home
 Flood • Umbrella • Golf Cart • X-Wind
 Vintage Home • Home Cyber Protection
 Other Specialized Coverages • Boat Owners Policy *(Coming soon!)*

HO-3 Annual Rate Filing and Policy Changes

There are several significant coverage enhancements coming your way for American Integrity homeowners (HO-3) policies. Your [TSM](#) will discuss specific rate changes in regard to the impact in your area.

Our HO-3 changes are included in our annual rate filing and are now available in SPIN for new business with an effective date on or after July 15, 2018, and for renewal business with an effective date on or after September 15, 2018. See below for details.

- **Wind or Hail Deductible Option**
- **Masonry Veneer Construction Type**
- **Other Structures Rented to Others Option**
- **Assisted Living Care Option**
- **Leak Detection and/or Water Shut Off Discount**

Wind or Hail Deductible Option

- The Wind/Hail deductible (other than hurricane) is, by default, the same amount as the customer's All Other Perils (AOP) Deductible, it is now just separated out. Customers also have the option to increase their Wind/Hail Deductible to be higher than their All Other Perils Deductible. If they increase their Wind/Hail deductible, a discount will be applied to their homeowners policy.
- Our new non-hurricane wind or hail deductible will apply to all wind claims that are not a named storm.
- The deductible selected must be greater than or equal to the all other perils (AOP) deductible and will default to selected AOP deductible.
- This option may be selected at new business, as well as at renewal and is not available to be purchased or changed by endorsement during the term.

Masonry Veneer Construction Type

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- Stucco over frame for entire home qualifies as Masonry Veneer.
- For a two-story home, if the first floor is masonry and the second floor is stucco over frame it would be masonry veneer.
- Stucco on first floor and frame on second floor qualifies as frame.

Other Structures Rented to Others Option

- This new optional endorsement provides coverage for insureds who rent out other structures within their insured premises.

Assisted Living Care Option

- This new optional endorsement provides coverage for an insured's relative that resides full-time in an assisted living care facility.
- This form is intended to be used if the named insured had the responsibility for a non-resident relative living in an assisted living facility.
- The form can be attached at new business, renewal or endorsed mid-term.
- This option is identical to the HO-4 endorsement.

Leak Detection and/or Water Shut Off Discount

- This discount is for policyholders with smart home leak detection and/or water shut off technology.
- Two discount levels will apply:
- 1% for systems that notify of a water leak.
- 3% for systems that notify and shut off main water supply.

SPIN and Policy Language Changes

To learn how to account for these new HO-3 changes in SPIN, go to the [Agent Tools section](#) of the website and download the PowerPoint presentation.

In addition, we have changes to the policy language in some of our contracts and endorsements. [Click here](#) for complete details.

As always, thank you for your partnership. We appreciate your business and look forward to continuing to provide you with insurance products that best fit the needs of your agency and your customers!

Sincerely,

American Integrity Insurance

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