

**THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
DELAWARE**

SUBMISSION PROCEDURES	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Age Requirements	Risks are unacceptable if built prior to 1920. See systems updates section below for further details.
Application	All applications must be uploaded/submitted within 7 days of the effective date.
Central Station Fire/Burglar Alarm	Protection Class A – Required for all risks with a Coverage A limit of \$1,000,000+
	Protection Class B – Required for all risks with a Coverage A limit of \$800,000+
	Protection Class C – Required for all risks with a Coverage A limit of \$500,000+
Condominiums	Properties owned by a condominium association are not acceptable; however, we will write co-op or condominium units under form MDW6.
Deductible	The minimum deductible for dwellings valued < \$600,000 is \$500. The minimum deductible for dwellings valued \$600,000+ is \$1,000.
Form	MDW2, MDW3, and MDW6
Lapse in Coverage	Risks where there has been a lapse in coverage must be referred to underwriting before binding.
Named Insured	Combination dwelling policies can be written in the name of an Individual, Partnership, Corporation, LLC, Estate, or Trust.
Occupancy	Tenant or owner-occupied dwellings and condominium units.
Policy Term	Annual policy term.
Property Inspections	All new business MDW2 & MDW3 policies will be inspected. Company discretion will be used when ordering interior inspections.
Purchaser Under Contract	On risks where the insured is a Purchaser Under Contract, the name of the seller/deed owner will be put on MPL-40 as an additional insured.
Required Coverages	If MDW2 or MDW3 form, dwellings must be insured to at least 100% of replacement cost. Smoke detectors are required.
Systems Updates	If dwelling is 25 years old or older, wiring and plumbing systems must be updated within the past 25 years (<i>partial updates are acceptable as long as plumbing is in excellent condition with no leaks and wiring is at least 100 amp service</i>). Roof must have been completely replaced within the past 20 years, in excellent condition with no evidence of deterioration. Heating system burners on any type of furnace must be less than 25 years old. Federal Pacific Electric Stab-Lok Electric Panels and Circuit Breakers are not acceptable.

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ELIGIBLE RISKS	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Business Entities (Corporation, LLC, Partnerships, etc.)	Maximum number of dwellings insured with Cumberland for one business entity or common ownership is 8 dwellings/16 units.
Central Heat	Must be centrally heated with oil, gas, or electric.
Secondary Heat	Acceptable if UL approved, professionally installed according to NFPA #211 guidelines and access granted for inspection of unit.
Distance between Dwellings	The distance from the nearest dwelling for 3 and 4 family dwellings must be at least 25 feet for Frame construction and 15 feet for Masonry construction.
Horses	Two horses are acceptable on premises when they are kept for the personal use of the insured, and adequate fencing is provided and maintained (<i>also refer to ineligible risks</i>).
Log Homes	Eligible as long as professionally built.
Losses	Any risk which has had no more than one loss in the last three years. A risk with two losses may be accepted, but must be referred to an underwriter prior to binding. If any one loss is \$25,000 or more, refer to underwriter for approval.
Maximum/ Minimum Coverage Limits	See attached.
Modular Homes	Eligible only after it has been placed on its permanent foundation at the insured premises.
Oil Tanks	Located in the basement or outside above ground in good condition. <i>Underground oil tanks are acceptable if less than 10 years old.</i>
Protection Class C	When fire department is greater than 5 road miles away from the risk, maximum Coverage A limit is \$500,000. <i>Refer to central station requirement under "Submission Procedures."</i>
Rental Properties	<ul style="list-style-type: none"> • Maximum number of family units is 4 in any one dwelling. • Maximum number of dwellings/units insured with Cumberland for one customer is 15 dwellings/25 units. • Maximum number of units on a personal umbrella is a total of 12 family units.
Townhouse/ Row Home/ Twin/Duplex	<ul style="list-style-type: none"> • Townhomes/row homes/twins/duplexes and semi-detached risks are eligible. • Townhomes/row homes/twins/duplexes with flat roofs are not eligible for form MDW3.
Swimming Pools	<p>In ground Pools – that are completely fenced with at least a 4' high chain link fence or equivalent locked at all times, no sliding board.</p> <p>Above ground Pools – that have removable steps or steps that can be raised when not in use. If it has a deck, locking gate must be present.</p>
Under Construction	<p>NEW dwellings under construction qualify if:</p> <ul style="list-style-type: none"> - Owner is not acting as general contractor; - CHO13 is added; and - Dwelling will be completed and occupied within one year of effective date. <p><i>NOTE: If dwelling is not completed and occupied within one year, policy will be non-renewed.</i></p>
Coastal	See attached.

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INELIGIBLE RISKS	
Adjacent Property	Risks located adjacent to structures which are vacant or not being maintained. Risks located adjacent or attached to a commercial exposure.
Attractive Nuisances	Junk vehicles, unregistered vehicles and discarded appliances must be removed from the property.
Barns/Farming Structures	Any structure used for farming purposes.
Cancellation/Nonrenewal	Any coverage canceled or non-renewed by us for underwriting reasons is not eligible for new business consideration for one year following termination date.
Daycare	All exposures.
Debris	Excessive.
Dogs	Risks are ineligible where there is ownership of, or the care, custody or control of, but not limited to: Doberman Pinschers, Pit Bulls (aka Staffordshire Terriers), German Shepherds, Wolf Dogs, Rottweilers, Chows, pure bred or mixed breed. Any dog which has bitten or is aggressive in nature. Risks where dogs are bred or raised for show.
Earthquake	After the occurrence of an earthquake in our underwriting territory, a moratorium on the writing of new coverage will be in effect for 30 days after the last tremor.
Electrical Wiring	Less than 100 amp service or aluminum or knob and tube wiring. Circuit breaker panels must be free from tampering. Dwellings with fuses are ineligible.
Space Heaters	Wall-hung open flame heaters.
Exterior Finish	Risks with synthetic stucco exterior, i.e. EIFS, Dryvit, unless 25% or less and not around windows and doors. <i>Exception: If risk is 2005 or newer the 25% can include EIFS around windows and doors.</i>
Flat Roofs	Flat roofs are ineligible except when the roof has been updated within the last 15 years and the Coverage A limit is at least \$250,000. A flat roof is defined as having a slope of 2/12 or less. Where the run always remains constant at 12 inches, (so for every 12 inches of run we can then measure the rise over that distance in inches). The slope of the roof is often referred to as the pitch. The roof slope, or pitch, is determined by the rise and the run of the roof.
Foundation	Risks on pilings, stilts, or blocks. <i>Exception: Pilings are acceptable if the risk is not over water, has an enclosed foundation, pilings are less than 10 years old and raising of the home has been completed.</i>
Gas Drilling	Any property where gas drilling is being done or where a lease has been signed to allow gas drilling.
Horses	<ul style="list-style-type: none"> - Risks where there are more than 2 horses for personal/pleasure use on the premises. - Risks where boarding, breeding, training, or riding lessons occur. This includes any horses for show, personal use, or racing.
Mobile Homes	Ineligible if any portion of the risk is or ever was a mobile home.
Occupancy	Units with more than two unrelated individuals are ineligible.
Seasonal Properties	Tenant occupied seasonal properties.
Skateboard Ramps	All exposures ineligible.
Trampolines	All exposures ineligible.
Under Renovation	Unoccupied dwellings under renovation are ineligible. Dwelling occupied but undergoing extensive renovation must be referred to underwriting before binding.
Vacant Dwellings	Ineligible. If the dwelling is newly purchased, the insured/tenant must occupy home within 30 days of effective date.

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NEW BUSINESS COMBINATION DWELLING GUIDELINES
DELAWARE**

PROPERTY COVERAGE LIMITS FOR MDW2, 3 & 6 POLICIES				
Coverage	Region	Protection Class	Occupancy	Limit
Min Coverage A	Entire State	All	Tenant/Owner	\$125,000
Min Coverage C MDW 6 Only	Entire State	All	Tenant/Owner	\$25,000
Max Coverage A	Entire State	A	Tenant/Owner	\$1,000,000 Binding Authority*
Max Coverage A	Entire State	B	Tenant/Owner	\$750,000 Binding Authority*
Max Coverage A	Entire State	C	Tenant/Owner	\$500,000
Seasonal Min	Entire State	All	Owner	\$125,000
Max Coverage C	Entire State	All	Tenant	\$100,000
Max Coverage C	Entire State	All	Owner	\$400,000

*Exceptions may be granted.

LIABILITY COVERAGE LIMITS FOR ALL FORMS	
Coverage	Limit
Min Coverage E	\$100,000
Max Coverage E	\$1,000,000
Min Coverage F	\$2,000
Max Coverage F	\$5,000

Coastal Guidelines/Wind Deductible Requirements – No risks within 2 miles of the Atlantic Ocean or any coastal bay from Bowers Beach, DE south to the Virginia state line. Risks within 2-3 miles of the Atlantic Coastline will require a minimum wind deductible of \$5,000. Risks within 3-5 miles of the Atlantic Coastline will require a minimum wind deductible of \$3,000. **Flood insurance is required on all risks located in a high risk zone.**

Storm Warning – Agents cannot bind any new risk or increase coverage on any outstanding risks commencing with the time a storm watch or warning is issued by The National Weather Service for any point on the east coast of the United States from the northern border of the state of Florida to the northern border of the state of Maine and continuing until 24 hours after the watch or warning is taken down.

We will underwrite any new business that has been received in our office prior to the issuance of The National Weather Service of a storm watch or warning. We will also underwrite new business where a closing is scheduled and dated prior to the storm watch or warning issued and a copy of the closing statement is submitted.

**THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
MARYLAND**

SUBMISSION PROCEDURES	
****ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL****	
Age Requirements	Risks are unacceptable if built prior to 1920. See systems updates section below for further details.
Application	All applications must be uploaded/submitted within 7 days of the effective date.
Central Station Fire/Burglar Alarm	Protection Class A – Required for all risks with a Coverage A limit of \$1,000,000+
	Protection Class B – Required for all risks with a Coverage A limit of \$750,000
	Protection Class C – Required for all risks with a Coverage A limit of \$500,000
Condominiums	Properties owned by a condominium association are not acceptable; however, we will write co-op or condominium units under form MDW6.
Deductible	The minimum deductible for dwellings valued < \$600,000 is \$500. The minimum deductible for dwellings valued \$600,000+ is \$1,000.
Form	MDW1, MDW2, MDW3, and MDW6
Lapse in Coverage	Risks where there has been a lapse in coverage must be referred to underwriting before binding.
Named Insured	Combination dwelling policies can be written in the name of an Individual, Partnership, Corporation, LLC, Estate, or Trust.
Occupancy	Tenant or owner-occupied dwellings and condominium units.
Policy Term	Annual policy term.
Property Inspections	All new business MDW 2 & 3 policies will be inspected. Company discretion will be used when ordering interior inspections.
Purchaser Under Contract	On risks where the insured is a Purchaser Under Contract, the name of the seller/deed owner will be put on MPL-40 as an additional insured.
Required Coverages	If MDW2 or MDW3 form, dwellings must be insured to at least 100% of replacement cost. Smoke detectors are required.
Systems Updates	If dwelling is 25 years old or older, wiring and plumbing systems must be updated within the past 25 years (<i>partial updates are acceptable as long as plumbing is in excellent condition with no leaks and wiring is at least 100 amp service</i>). Roof must have been completely replaced within the past 20 years, in excellent condition with no evidence of deterioration. Heating system burners on any type of furnace must be less than 25 years old. Federal Pacific Electric Stab-Lok Electric Panels and Circuit Breaks are not acceptable.

THE CUMBERLAND INSURANCE GROUP
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MARYLAND

ELIGIBLE RISKS	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Business Entities (Corporation, LLC, Partnerships, etc.)	Maximum number of dwellings insured with Cumberland for one business entity or common ownership is 8 dwellings/16 units.
Central Heat	Must be centrally heated with oil, gas, or electric.
Secondary Heat	Acceptable if UL approved, professionally installed according to NFPA #211 guidelines and access granted for inspection of unit.
Distance between Dwellings	The distance from the nearest dwelling for 3 and 4 family dwellings must be at least 25 feet for frame construction and 15 feet for masonry construction.
Horses	Two horses are acceptable on premises when they are kept for the personal use of the insured, and adequate fencing is provided and maintained (<i>also refer to ineligible risks</i>).
Log Homes	Eligible as long as professionally built.
Losses	Any risk which has had no more than one loss in the last three years with applicable surcharge. A risk with two losses may be accepted, but must be referred to an underwriter prior to binding. If loss is \$25,000 or more, refer to underwriter for approval.
Maximum/Minimum Coverage Limits	See attached.
Modular Homes	Eligible only after it has been placed on its permanent foundation.
Oil Tanks	Located in the basement or outside above ground in good condition. <i>Underground oil tanks are acceptable if less than 10 years old.</i>
Protection Class C	Where fire department is over five miles away, maximum Coverage A limit is \$500,000. <i>Refer to central station requirement under "Submission Procedures."</i>
Rental Properties	<ul style="list-style-type: none"> • Maximum number of family units is 4 in any one dwelling. • Maximum number of dwellings/units insured with Cumberland for one customer is 15 dwellings/25 units. • Maximum number of units on a personal umbrella is a total of 12 family units.
Townhouse/ Row Home/ Twin/Duplex	<ul style="list-style-type: none"> • Townhomes/row homes/twins/duplexes and semi-detached risks are eligible. • Townhomes/row homes/twins/duplexes with flat roofs are not eligible for form MDW3.
Swimming Pools	<p>In ground Pools – that are completely fenced with at least a 4' high chain link fence or equivalent locked at all times, no sliding board.</p> <p>Above ground Pools – that have removable steps or steps that can be raised when not in use. If it has a deck, locking gate must be present.</p>
Under Construction	NEW dwellings under construction qualify if owner is not acting as general contractor, CHO13 is added and dwelling will be occupied and completed within one year of effective date. <i>NOTE: If dwelling is not completed and occupied within one year, policy will be non-renewed.</i>
Coastal	See attached.

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NEW BUSINESS COMBINATION DWELLING GUIDELINES
MARYLAND

INELIGIBLE RISKS	
Adjacent Property	Risks located adjacent to structures which are vacant or not being maintained. Risks located adjacent or attached to a commercial exposure.
Attractive Nuisances	Junk vehicles, unregistered vehicles and old appliances must be removed.
Barns/Farming Structures	Any structure used for farming purposes.
Cancellation/Nonrenewal	Any policy canceled or non-renewed by us for underwriting reasons is not eligible for new business consideration for one year following termination date.
Daycare	Contact your underwriter.
Debris	Excessive.
Dogs	Risks are ineligible where there is ownership of, or in the care, custody or control of, any dog which has bitten or is aggressive in nature. Risks where dogs are bred or raised for show.
Earthquake	After the occurrence of an earthquake in our underwriting territory, a moratorium on the writing of new coverage will be in effect for 30 days after the last tremor.
Electrical Wiring	Less than 100 amp service or aluminum wiring or knob and tube wiring. Circuit breaker or fuse box must be free from tampering, i.e., fuse by-passes, empty sockets, pennies, etc.
Space Heaters	Wall-hung open flame heaters.
Exterior Finish	Risks with synthetic stucco exterior, i.e. EIFS, Dryvit, unless 25% or less and not around windows and doors. <i>Exception: If risk is 2005 or newer the 25% can include EIFS around windows and doors.</i>
Flat Roofs	Flat roofs are ineligible except when the roof has been updated within the last 15 years and the Coverage A limit is at least \$250,000. A flat roof is defined as having a slope of 2/12 or less. Where the run always remains constant at 12 inches, (so for every 12 inches of run we can then measure the rise over that distance in inches). The slope of the roof is often referred to as the pitch. The roof slope, or pitch, is determined by the rise and the run of the roof.
Foundation	Risks on pilings, stilts, or blocks. <i>Exception: Pilings acceptable if the risk is not over water, has an enclosed foundation, pilings are less than 10 years old and raising of the home has been completed.</i>
Gas Drilling	Any property where gas drilling is being done or where a lease has been signed to allow gas drilling.
Horses	Risks where horses are bred or boarded or race horses or show horses are raised. More than 2 personal horses on premises.
Mobile Homes	Ineligible if any portion of the risk is or ever was a mobile home.
Occupancy	Units with more than two unrelated individuals are ineligible.
Seasonal Properties	Tenant occupied seasonal properties.
Skateboard Ramps	All exposures ineligible.
Trampolines	All exposures are ineligible.
Under Renovation	Unoccupied dwellings under renovation are ineligible. Dwelling occupied but undergoing extensive renovation must be referred to underwriting before binding.
Vacant Dwellings	Ineligible. If newly purchased dwelling, insured/tenant must occupy home within 30 days of effective date.

THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
MARYLAND

PROPERTY COVERAGE LIMITS FOR MDW1, 2, 3 & 6 POLICIES				
Coverage	Region	Protection Class	Occupancy	Limit
Min Coverage A	Zone 1	All	Tenant/Owner	\$125,000
Min Coverage A	Zone 2	All	Tenant/Owner	\$100,000
Min Coverage A	Zone 3	All	Tenant/Owner	\$100,000
Min Coverage C MDW 6 Only	Entire State	All	Tenant/Owner	\$25,000
Max Coverage A	Entire State	A	Tenant/Owner	\$1,000,000 Binding Authority
Max Coverage A	Entire State	B	Tenant/Owner	\$750,000 Binding Authority
Max Coverage A	Entire State	C	Tenant/Owner	\$500,000
Seasonal Min	Entire State	All	Owner	\$125,000
Max Coverage C	Entire State	All	Tenant	\$100,000
Max Coverage C	Entire State	All	Owner	\$400,000
Zone 1	Anne Arundel, Baltimore, Baltimore City, Howard, Harford, Montgomery, and Prince Georges Counties			
Zone 2	Calvert, Carroll, Cecil, Charles, Frederick, Kent, Queen Anne's, St. Mary's, Talbot, Washington, and Worcester Counties			
Zone 3	Allegany, Caroline, Dorchester, Garrett, Somerset, and Wicomico Counties			

LIABILITY COVERAGE LIMITS FOR ALL FORMS	
Coverage	Limit
Min Coverage E	\$100,000
Max Coverage E	\$1,000,000
Min Coverage F	\$2,000
Max Coverage F	\$5,000

Coastal Guidelines – Contact your underwriter.

Wind Deductible Requirement – Risks within 3 miles of the Atlantic Ocean or any coastal bay will require a mandatory wind deductible of \$5,000. Risks within 3-5 miles of the Atlantic Ocean or any coastal bay will require a mandatory wind deductible of \$2,000. All risks in Calvert, Dorchester, St. Mary's and Somerset Counties located within 1 mile of the Chesapeake Bay will require a mandatory wind deductible of \$2,000.

Storm Warning – The Company may issue a temporary moratorium on the binding of all property coverages under new or existing homeowners policies due to the National Weather Service issuing a hurricane and / or tropical storm watch, warning or advisory, or if there is a gubernatorially-declared state of emergency for the state of Maryland or any portion thereof. The moratorium will identify and apply to the impacted area(s) of the State. Please refer to the Temporary Moratorium Rule in the manual for further information.

THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
NEW JERSEY

SUBMISSION PROCEDURES	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Age Requirements	Risks are unacceptable if built prior to 1920. See systems updates section below for further details.
Application	All applications must be uploaded/submitted within 7 days of the effective date.
Central Station Fire/Burglar Alarm	Protection Class A – Required for all risks with a Coverage A limit of \$1,000,000+
	Protection Class B – Required for all risks with a Coverage A limit of \$800,000+
	Protection Class C – Required for all risks with a Coverage A limit of \$500,000+
Condominiums	Properties owned by a condominium association are not acceptable; however, we will write co-op or condominium units under form MDW6.
Deductible	The minimum deductible for dwellings valued < \$600,000 is \$500. The minimum deductible for dwellings valued \$600,000+ is \$1,000.
Form	MDW1 (basic form fire, ec & vmm), MDW1 w/MDW75 (fire & ec), MDW1 w/MDW74 (fire only), MDW 2, MDW 3, and MDW6
Lapse in Coverage	Risks where there has been a lapse in coverage must be referred to underwriting before binding.
Named Insured	Combination dwelling policies can be written in the name of an Individual, Partnership, Corporation, LLC, Estate, or Trust.
Occupancy	Tenant or owner-occupied dwellings and condominium units.
Policy Term	Annual policy term.
Property Inspections	All new business MDW1, 2 & 3 policies will be inspected. Company discretion will be used when ordering interior inspections.
Purchaser Under Contract	On risks where the insured is a Purchaser Under Contract, the name of the seller/deed owner will be put on MPL-40 as an additional insured.
Required Coverages	If MDW1, MDW2 or MDW3 form, dwellings must be insured to at least 100% of replacement cost. Smoke detectors are required.
Systems Updates	If dwelling is 25 years old or older, wiring and plumbing systems must be updated within the past 25 years (<i>partial updates are acceptable as long as plumbing is in excellent condition with no leaks and wiring is at least 100 amp service</i>). Roof must have been completely replaced within the past 20 years, in excellent condition with no evidence of deterioration. Heating system burners on any type of furnace must be less than 25 years old. Federal Pacific Electric Stab-Lok Electric Panels and Circuit Breaks are not acceptable.
Wrap-around	Liability coverage is available on a wrap-around basis for Coverages D, E, and F on coastal properties. Property coverage must be written either through the NJ Fair Plan or Surplus lines.

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NEW JERSEY**

ELIGIBLE RISKS	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Business Entities (Corporation, LLC, Partnerships, etc.)	Maximum number of dwellings insured with Cumberland for one business entity or common ownership is 8 dwellings/16 units.
Central Heat	Must be centrally heated with oil, gas, or electric.
Secondary Heat	Acceptable if UL approved, professionally installed according to NFPA #211 guidelines and access granted for inspection of unit.
Distance between Dwellings	The distance from the nearest dwelling for 3 and 4 family dwellings must be at least 25 feet for Frame construction and 15 feet for Masonry construction.
Horses	Two horses are acceptable on premises when they are kept for the personal use of the insured, and adequate fencing is provided and maintained (<i>also refer to ineligible risks</i>).
Log Homes	Eligible as long as professionally built.
Losses	Any risk which has had no more than one loss in the last three years. A risk with two losses may be accepted, but must be referred to an underwriter prior to binding. If loss is \$25,000 or more, refer to underwriter for approval.
Maximum/ Minimum Coverage Limits	See attached.
Modular Homes	Eligible only after it has been placed on its permanent foundation.
Oil Tanks	Located in the basement or outside above ground in good condition.
Protection Class C	Where fire department is over five miles away, maximum Coverage A limit is \$500,000. <i>Refer to central station requirement under "Submission Procedures."</i>
Rental Properties	<ul style="list-style-type: none"> • Maximum number of family units is 4 in any one dwelling. • Maximum number of dwellings/units insured with Cumberland for one customer is 15 dwellings/25 units. • Maximum number of units on a personal umbrella is a total of 12 family units.
Townhouse/ Row Home/ Twin/Duplex	<ul style="list-style-type: none"> • Townhomes/row homes/twins/duplexes and semi-detached risks are eligible. • Townhomes/row homes/twins/duplexes with flat roofs are not eligible for form MDW3.
Swimming Pools	<p>In ground Pools – that are completely fenced with at least a 4' high chain link fence or equivalent locked at all times, no sliding board.</p> <p>Above ground Pools – that have removable steps or steps that can be raised when not in use. If it has a deck, locking gate must be present.</p>
Under Construction	NEW dwellings under construction qualify if owner is not acting as general contractor, CHO13 is added and dwelling will be occupied and completed within one year of effective date. <i>NOTE: If dwelling is not completed and occupied within one year, policy will be non-renewed.</i>
Coastal	See attached.

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Barns/Farming Structures	Any structure used for farming purposes.
Cancellation/Nonrenewal	Any policy canceled or non-renewed by us for underwriting reasons is not eligible for new business consideration for one year following termination date.
Daycare	All exposures ineligible.
Debris	Excessive.
Dogs	Risks are ineligible where there is ownership of, or in the care, custody or control of, but not limited to: Doberman Pinschers, Pit Bulls (aka Staffordshire Terriers), German Shepherds, Wolf Dogs, Rottweilers, Chows, pure bred or mixed breed. Any dog which has bitten or is aggressive in nature. Risks where dogs are bred or raised for show.
Earthquake	After the occurrence of an earthquake in our underwriting territory, a moratorium on the writing of new coverage will be in effect for 30 days after the last tremor.
Electrical Wiring	Less than 100 amp service or aluminum wiring or knob and tube wiring. Circuit breaker panels must be free from tampering. Dwellings with fuses are ineligible.
Space Heaters	Wall-hung open flame heaters.
Exterior Finish	Risks with synthetic stucco exterior, i.e. EIFS, Dryvit, unless 25% or less and not around windows and doors. <i>Exception: If risk is 2005 or newer the 25% can include EIFS around windows and doors.</i>
Flat Roofs	Flat roofs are ineligible except when the roof has been updated within the last 15 years and the Coverage A limit is at least \$250,000. A flat roof is defined as having a slope of 2/12 or less. Where the run always remains constant at 12 inches, (so for every 12 inches of run we can then measure the rise over that distance in inches). The slope of the roof is often referred to as the pitch. The roof slope, or pitch, is determined by the rise and the run of the roof.
Foundation	Risks on pilings, stilts, or blocks. <i>Exception: Pilings acceptable if the risk is not over water, has an enclosed foundation, pilings are less than 10 years old and raising of the home has been completed.</i>
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Horses	Risks where horses are bred or boarded or race horses or show horses are raised. More than 2 personal horses on premises.
Mobile Homes	Ineligible if any portion of the risk is or ever was a mobile home.
Occupancy	Units with more than two unrelated individuals are ineligible.
Seasonal Properties	Tenant occupied seasonal properties.
Skateboard Ramps	All exposures ineligible.
Trampolines	All exposures are ineligible.
Under Renovation	Unoccupied dwellings under renovation are ineligible. Dwelling occupied but undergoing extensive renovation must be referred to underwriting before binding.
Vacant Dwellings	Ineligible. If newly purchased dwelling, insured/tenant must occupy home within 30 days of effective date.

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NEW JERSEY**

PROPERTY COVERAGE LIMITS FOR MDW1, 2, 3 & 6 POLICIES				
Coverage	Region	Protection Class	Occupancy	Limit
Min Coverage A	Entire State	All	Tenant/Owner	\$125,000
Min Coverage C MDW 6 Only	Entire State	All	Tenant/Owner	\$25,000
Max Coverage A	Entire State	A	Tenant/Owner	\$1,000,000 Binding Authority*
Max Coverage A	Entire State	B	Tenant/Owner	\$750,000 Binding Authority*
Max Coverage A	Entire State	C	Tenant/Owner	\$500,000
Seasonal Min	Entire State	All	Owner	\$125,000
Max Coverage C	Entire State	All	Tenant	\$100,000
Max Coverage C	Entire State	All	Owner	\$400,000
*Exceptions may be granted.				

LIABILITY COVERAGE LIMITS FOR ALL FORMS	
Coverage	Limit
Min Coverage E	\$100,000
Max Coverage E	\$1,000,000
Min Coverage F	\$2,000
Max Coverage F	\$5,000

**THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
PENNSYLVANIA**

SUBMISSION PROCEDURES	
**** ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL ****	
Age Requirements	Risks are unacceptable if built prior to 1920. See systems updates section below for further details.
Application	All applications must be uploaded/submitted within 7 days of the effective date.
Central Station Fire/Burglar Alarm	Protection Class A – Required for all risks with a Coverage A limit of \$1,000,000+
	Protection Class B – Required for all risks with a Coverage A limit of \$800,000+
	Protection Class C – Required for all risks with a Coverage A limit of \$500,000+
Condominiums	Properties owned by a condominium association are not acceptable; however, we will write co-op or condominium units under form MDW6.
Deductible	The minimum deductible for dwellings valued < \$600,000 is \$500. The minimum deductible for dwellings valued \$600,000+ is \$1,000.
Form	MDW1, MDW2, MDW3, and MDW6
Lapse in Coverage	Risks where there has been a lapse in coverage must be referred to underwriting before binding.
Named Insured	Combination dwelling policies can be written in the name of an Individual, Partnership, Corporation, LLC, Estate, or Trust.
Occupancy	Tenant or owner-occupied dwellings and condominium units.
Policy Term	Annual policy term.
Property Inspections	All new business MDW2 & 3 policies will be inspected. Company discretion will be used when ordering interior inspections.
Purchaser Under Contract	On risks where the insured is a Purchaser Under Contract, the name of the seller/deed owner will be put on MPL-40 as an additional insured.
Required Coverages	If MDW2 or MDW3 form, dwellings must be insured to at least 100% of replacement cost. Smoke detectors are required.
Systems Updates	If dwelling is 25 years old or older, wiring and plumbing systems must be updated within the past 25 years (<i>partial updates are acceptable as long as plumbing is in excellent condition with no leaks and wiring is at least 100 amp service</i>). Roof must have been completely replaced within the past 20 years, in excellent condition with no evidence of deterioration. Heating system burners on any type of furnace must be less than 25 years old. Federal Pacific Electric Stab-Lok Electric Panels and Circuit Breaks are not acceptable.

**THE CUMBERLAND INSURANCE GROUP
NEW BUSINESS COMBINATION DWELLING GUIDELINES
PENNSYLVANIA**

ELIGIBLE RISKS	
****ALL SUBMISSIONS ARE SUBJECT TO COMPANY APPROVAL****	
Business Entities (Corporation, LLC, Partnerships, etc.)	Maximum number of dwellings insured with Cumberland for one business entity or common ownership is 8 dwellings/16 units.
Central Heat	Must be centrally heated with oil, gas, or electric.
Secondary Heat	Acceptable if UL approved, professionally installed according to NFPA #211 guidelines and access granted for inspection of unit.
Distance between Dwellings	The distance from the nearest dwelling for 3 and 4 family dwellings must be at least 25 feet for Frame construction and 15 feet for Masonry construction.
Horses	Two horses are acceptable on premises when they are kept for the personal use of the insured, and adequate fencing is provided and maintained (<i>also refer to ineligible risks</i>).
Log Homes	Eligible as long as professionally built.
Losses	Any risk which has had no more than one loss in the last three years with applicable surcharge. A risk with two losses may be accepted, but must be referred to an underwriter prior to binding. If loss is \$25,000 or more, refer to underwriter for approval.
Maximum/ Minimum Coverage Limits	See attached.
Modular Homes	Eligible only after it has been placed on its permanent foundation.
Oil Tanks	Located in the basement or outside above ground in good condition. <i>Underground oil tanks are acceptable if less than 10 years old.</i>
Protection Class C	Where fire department is over five miles away, maximum Coverage A limit is \$500,000. <i>Refer to central station requirement under "Submission Procedures."</i>
Rental Properties	<ul style="list-style-type: none"> • Maximum number of family units is 4 in any one dwelling. • Maximum number of dwellings/units insured with Cumberland for one customer is 15 dwellings/25 units. • Maximum number of units on a personal umbrella is a total of 12 family units.
Townhouse/ Row Home/ Twin/Duplex	<ul style="list-style-type: none"> • Townhomes/row homes/twins/duplexes and semi-detached risks are eligible. • Townhomes/row homes/twins/duplexes with flat roofs are not eligible for form MDW3.
Swimming Pools	<p>In ground Pools – that are completely fenced with at least a 4' high chain link fence or equivalent locked at all times, no sliding board.</p> <p>Above ground Pools – that have removable steps or steps that can be raised when not in use. If it has a deck, locking gate must be present.</p>
Under Construction	NEW dwellings under construction qualify if owner is not acting as general contractor, CHO13 is added and dwelling will be occupied and completed within one year of effective date. <i>NOTE: If dwelling is not completed and occupied within one year, policy will be non-renewed.</i>

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INELIGIBLE RISKS	
Adjacent Property	Risks located adjacent to structures which are vacant or not being maintained. Risks located adjacent or attached to a commercial exposure.
Attractive Nuisances	Junk vehicles, unregistered vehicles and old appliances must be removed.
Barns/Farming Structures	Any structure used for farming purposes.
Cancellation/Nonrenewal	Any policy canceled or non-renewed by us for underwriting reasons is not eligible for new business consideration for one year following termination date.
Daycare	All exposures ineligible.
Debris	Excessive.
Dogs	Risks are ineligible where there is ownership of, or in the care, custody or control of, but not limited to: Doberman Pinschers, Pit Bulls (aka Staffordshire Terriers), German Shepherds, Wolf Dogs, Rottweilers, Chows, pure bred or mixed breed. Any dog which has bitten or is aggressive in nature. Risks where dogs are bred or raised for show.
Earthquake	After the occurrence of an earthquake in our underwriting territory, a moratorium on the writing of new coverage will be in effect for 30 days after the last tremor.
Electrical Wiring	Less than 100 amp service or aluminum wiring or knob and tube wiring. Circuit breaker panels must be free from tampering. Dwellings with fuses are ineligible.
Space Heaters	Wall-hung open flame heaters.
Exterior Finish	Risks with synthetic stucco exterior, i.e. EIFS, Dryvit, unless 25% or less and not around windows and doors. <i>Exception: If risk is 2005 or newer the 25% can include EIFS around windows and doors.</i>
Flat Roofs	Flat roofs are ineligible except when the roof has been updated within the last 15 years and the Coverage A limit is at least \$250,000. A flat roof is defined as having a slope of 2/12 or less. Where the run always remains constant at 12 inches, (so for every 12 inches of run we can then measure the rise over that distance in inches). The slope of the roof is often referred to as the pitch. The roof slope, or pitch, is determined by the rise and the run of the roof.
Foundation	Risks on pilings, stilts, or blocks. <i>Pilings acceptable if the risk is not over water, has an enclosed foundation, pilings are less than 10 years old, and raising of the home has been completed.</i>
Gas Drilling	Any property where gas drilling is being done or where a lease has been signed to allow gas drilling.
Horses	Risks where horses are bred or boarded or race horses or show horses are raised. More than 2 personal horses on premises.
Mobile Homes	Ineligible if any portion of the risk is or ever was a mobile home.
Occupancy	Units with more than two unrelated individuals are ineligible.
Seasonal Properties	Tenant occupied seasonal properties.
Skateboard Ramps	All exposures ineligible.
Trampolines	All exposures are ineligible.
Under Renovation	Unoccupied dwellings under renovation are ineligible. Dwelling occupied but undergoing extensive renovation must be referred to underwriting before binding.
Vacant Dwellings	Ineligible. If newly purchased dwelling, insured/tenant must occupy home within 30 days of effective date.

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PROPERTY COVERAGE LIMITS FOR MDW2,3 & 6 POLICIES				
Coverage	Region	Protection Class	Occupancy	Limit
Min Coverage A	Zone 1	All	Tenant/Owner	\$150,000
Min Coverage A	Zone 2	All	Tenant/Owner	\$125,000
Min Coverage A	Zone 3	All	Tenant/Owner	\$100,000
Min Coverage C MDW 6 Only	Entire State	All	Tenant/Owner	\$25,000
Max Coverage A	Entire State	A	Tenant/Owner	\$1,000,000 Binding Authority*
Max Coverage A	Entire State	B	Tenant/Owner	\$750,000 Binding Authority*
Max Coverage A	Entire State	C	Tenant/Owner	\$500,000
Seasonal Min	Entire State	All	Owner	\$125,000
Max Coverage C	Entire State	All	Tenant	\$100,000
Max Coverage C	Entire State	All	Owner	\$400,000
Zone 1	Philadelphia, Delaware, Montgomery, Bucks & Chester Counties			
Zone 2	Allegheny, Lancaster, Lebanon, Lehigh, Berks & Dauphin Counties; also Remainder of Chester County (all parts west of Rt. 41 and all parts west of Buck Run Road from Cochranville to Ercildoun and west of Rt. 82 from Ercildoun to the Berks Co. line)			
Zone 3	Remainder of State			
*Exceptions may be granted.				

LIABILITY COVERAGE LIMITS FOR ALL FORMS	
Coverage	Limit
Min Coverage E	\$100,000
Max Coverage E	\$1,000,000
Min Coverage F	\$2,000
Max Coverage F	\$5,000

Storm Warning – Agents cannot bind any new risk or increase coverage on any outstanding risks commencing with the time a storm watch or warning is issued by The National Weather Service for any point on the east coast of the United States from the northern border of the state of Florida to the northern border of the state of Maine and continuing until 24 hours after the watch or warning is taken down.

We will underwrite any new business that has been received in our office prior to the issuance of The National Weather Service of a storm watch or warning. We will also underwrite new business where a closing is scheduled and dated prior to the storm watch or warning issued and a copy of the closing statement is submitted.