

North Pointe Insurance Company
Homeowner, Dwelling Fire, Vacant Dwelling
SELECT PROGRAM
Property Showing a “PRIDE OF OWNERSHIP”

- Automated Rating
- Easy Underwriting
- Fast Consideration
- Direct Bill

Policy Form	HO-3 CLASS R	HO-3 CLASS A	HO-2 CLASS B	HO-8 CLASS C	HO-6 CONDO	HO-4 TENANT	DF Dwelling Fire	Vacant Vacant
Loss Settlement*	Replacement Cost	Replacement Cost	Functional R/C	Actual Cash Value	Replacement Cost	Replacement Cost	Actual Cash Value	Actual Cash Value
Coverage Form	ISO 2000 Special Form	ISO 2000 Special Form	ISO 2000 Broad Form	NPIC Basic “Plus”	ISO 2000 Broad Form	ISO 2000 Broad Form	NPIC Basic “Plus”	NPIC Basic
Credit Scoring	None	None	None	None	None	None	None	None
C.L.U.E.	Yes	Yes	Yes	No	Yes	Yes	No	No
Prior Bankruptcy	Subjective	Subjective	Subjective	Subjective	Subjective	Subjective	Subjective	Subjective
Valuation	100% RC	80-100% RC	30-100% RC	Market Value	80% RC	80% RC	Market Value	Market Value
Inflation Guard	4%	4%	4%	None	4%	4%	None	None
Prior Claims	2 Loss Tier	3 Loss Tier	4 Loss Tier	Subjective	2 Loss Tier	2 Loss Tier	Subjective	Subjective
Prior Claims Max	\$10,000	\$20,000	\$25,000	Subjective	\$25,000	\$10,000	Subjective	Subjective
Age	<40 Yrs	<60 Yrs	<100Yrs	Subjective	<60 Yrs	<100 Yrs	Subjective	Subjective
Minimum Value	\$75,000	\$75,000	\$60,000	\$20,000	\$75,000	\$20,000	\$10,000	\$15,000
Maximum Value	\$500,000	\$500,000	\$500,000	\$300,000	\$500,000	\$75,000	\$300,000	\$500,000
Fire Protection	1-10	1-10	1-10	1-10	1-10	1-8	1-10	1-10
Number of Families	1-2	1-2	1-2	1-4	Subjective	Subjective	1-4	1-4
Deductible Options	\$500-\$5,000	\$500-\$5,000	\$500-\$5,000	\$500-\$5,000	\$500-\$5,000	\$500-\$5,000	\$500-\$5,000	\$500-\$25,000
Liability Options	\$100-\$500K	\$100-500K	\$100-\$500K	\$50-\$500K	\$100-500K	\$100-\$500K	\$0-\$300K	\$0-\$500K
Medical Options	\$1,000-\$5,000	\$1,000-\$5,000	\$1,000-\$5,000	\$500-\$1,000	\$1,000-\$5,000	\$1,000-\$5,000	\$500	None
Coverages								
Animal Liability	Limited	Limited	Limited	Excluded	Limited	Limited	Excluded	Excluded
Swimming Pools	Subjective	Subjective	Subjective	Excluded	Subjective	Subjective	Excluded	Excluded
Trampolines	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
All Terrain Vehicles	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded

All policy forms are not available in all states.
28819 Franklin Road, Southfield, MI 48034

*Underwriting Office: 800.624.9160 * Fax: 888-339.6316 *Visit us on the web at www.npic.com

Bill Coughlin, Personal Lines Manager: 800.337-7570

Claims Reporting: 800.229.6742 Fax: 877.229.6744

This flyer is intended to highlight the features of these programs. Please refer to the policy or detailed descriptions for coverages, limitations & exclusions.

Edition date (01-2009)

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Burglary/Theft	Standard ISO	Standard ISO	Standard ISO	\$0-\$3,000	Standard ISO	Standard ISO	None	None
Personal Property RC	Available	Available	Available	Available	Available	Available	None	None
Schedule P/P	Available	Available	Available	No	Available	Available	None	None
Business Pursuits	Available	Available	Available	No	Available	Available	None	None
Sump Pump	Available	Available	Available	No	Available	Available	None	None
Required Uptates								
Electrical Service	100 Amp	100 Amp	100 Amp	60 Amp	100 Amp	100 Amp	60 Amp	60 Amp
Electrical	No Knob & Tube	No Knob & Tube	No Knob & Tube	No Knob & Tube	No Knob & Tube	No Knob & Tube	No Knob & Tube	No Knob & Tube
Roof	20 Years	20 Years	20 Years	Subjective	20 Years	20 Years	Subjective	Subjective
Electrical	25 Year	25 Year	25 Year	Subjective	25 Year	25 Year	Subjective	Subjective
Plumbing	25 Year	25 Year	25 Year	Subjective	25 Year	25 Year	Subjective	Subjective
Heating	25 Year	25 Year	25 Year	Subjective	25 Year	25 Year	Subjective	Subjective
Auxiliary Heat	Not Available	Not Available	Surcharge	Surcharge	Surcharge	Surcharge	Not Available	Not Available
Discounts/Surcharges								
Age of Dwelling	-20%- to +20%	-20% to +20%	-20% to +20%	-15% to +15%	-20% to + 2%	None	-15% to +15%	None
Protective Device	-3% to -15%	-3% to -15%	-3% to -15%	0	-3% to -15%	-3% to -15%	0	None
Claim Free Renewal	-15% to + 50%	-15% to + 50%	-15% to +50%	0 to -15%	-15% to -50%	0 to -50%	-15% to +15%	None
Age of Insured 50+	-5%	-5%	-5%	None	-5%	-5%	None	None

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