



**NORTH
POINTE**

North Pointe Insurance Company
Homeowners- Dwelling Fire- Vacant Dwelling

SELECT PROGRAM

Property Showing a "Pride of Ownership"

* Automated Rating

* Fast Consideration

*Direct Bill

Policy Form Class Coverage Form	HO-3 R ISO 2000 Special Form	HO-3 A ISO 2000 Special Form	HO-2 B ISO 2000 Broad Form	HO-8 C NPIC Basic "Plus"	HO-6 Condo ISO 2000 Broad Form	HO-4 Tenant ISO 2000 Broad Form
Credit Scoring	None	None	None	None	None	None
C.L.U. E.	Yes	Yes	Yes	Yes	Yes	Yes
Prior Bankruptcy	Subjective	Subjective	Subjective	Subjective	Subjective	Subjective
Valuation	100% RC	80-100% RC	30-100% FRC	Market Value	80% RC	80% RC
Inflation Guard	4%	4%	4%		4%	4%
Prior Claims	2 Losses	2 Losses	2 Losses	Subjective	2 Losses	2 Losses
Prior Claims Max*	\$10,000	\$20,000	\$25,000	Subjective	\$25,000	\$10,000
Age	<40 years	<60 years	<100 Years	Subjective	Subjective	Subjective
Minimum Value	\$75,000	\$75,000	\$60,000	\$20,000	\$75,000	\$20,000
Maximum Value	\$500,000	\$500,000	\$500,000	\$300,000	\$500,000**	\$75,000
Fire Protection	1 - 10	1 - 10	1 - 10	1 - 10	1 - 10	1 - 8
No. Of Families	1-2	1-2	1-2	1-4	Subjective	Subjective
Deductible Options	\$500-\$10000	\$500-\$10000	\$500-\$10000	\$500-\$10000	\$500-\$5000	\$500-\$5000
Liability Options	\$100-\$500K	\$100-\$500K	\$100-\$500K	\$50-\$500K	\$100-\$500K	\$100-\$500K
Medical Options	\$1000-\$5000	\$1000-\$5000	\$1000-\$5000	\$500 - \$1000	\$1000-\$5000	\$1000-\$5000
Coverages/Limitations:						
Animal Liability	Limited	Limited	Limited	Excluded	Limited	Limited
Swimming Pools	Subjective	Subjective	Subjective	Excluded	Subjective	Subjective
Trampolines	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
All Terrain Vehicles	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
Burglary/Theft	Standard ISO	Standard ISO	Limited	0 -\$3000	Limited	Limited
Personal Property RC	Available	Available	Available	Available	Available	Available
Business Pursuits	Available	Available	Available	NO	Available	Available
Sump Pump	Available	Available	Available	NO	Available	Available
Required Updates						
Electrical Service	100 amp	100 amp	100 amp	100 amp	100 amp	100 amp
Electrical Service	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube
Electical	25 years	25 years	25 years	25 years	25 years	25 years
Roof	20 Years	20 Years	20 Years	20 Years	20 Years	20 Years
Plumbing	25 years	25 years	25 years	25 years	25 years	25 years
Heating	25 Years	25 Years	25 Years	25 Years	25 Years	25 Years
Auxiliary Heat	Not Allowed	Not Allowed	Surcharge	Surcharge	Surcharge	Surcharge
* Cat Weather Subjective Evaluation						
** Combined Coverage A & C						

All Policy Forms are not available in all states

North Pointe Insurance Company

28819 Franklin Road, Southfield, MI 48034

Underwriting Office: 800.624.9160 - Fax: 888.339.6316 Visit us on the web at www.npic.com

Marketing Contact: 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 for a detailed descriptions for coverage, limitations & exclusions



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Policy Form Class Coverage Form	DP3 X ISO 2000 Special Form	DP2 Y ISO 2000 Broad Form	DP1 Z ISO 2000 Basic Form	Vacant V NPIC Basic Perils
Credit Scoring	None	None	None	None
C.L.U. E.	None	None	None	None
Prior Bankruptcy	Subjective	Subjective	Subjective	Subjective
Valuation	80-100% RC	30-100% FRC	ACV	Market Value
Inflation Guard	4%	4%	4%	
Prior Claims	3 Losses	4 Losses	5 Losses	Subjective
Prior Claims Max*	\$15,000	\$25,000	Subjective	Subjective
Age	<60 years	<75 years	<100 Years	Subjective
Minimum Value	\$50,000	\$25,000	\$10,000	\$15,000
Maximum Value	\$500,000	\$500,000	\$500,000	\$500,000
Fire Protection	1 - 10	1 - 10	1 - 10	1 - 10
No. Of Families	1-4	1-4	1-4	1-4
Deductible Options	\$500-\$10000	\$500-\$10000	\$500-\$10000	\$500-\$10000
Liability Options	\$25-\$500K	\$25-\$500K	\$25-\$500K	\$50-\$500K
Medical Options	\$500	\$500	\$500	None
Coverages/Limitations:				
Animal Liability	Excluded	Excluded	Excluded	Excluded
Swimming Pools	Excluded	Excluded	Excluded	Excluded
Trampolines	Excluded	Excluded	Excluded	Excluded
All Terrain Vehicles	Excluded	Excluded	Excluded	Excluded
Burglary/Theft	Excluded	Excluded	Excluded	Excluded
Watercraft	Excluded	Excluded	Excluded	Excluded
Required Updates				
Electrical Service	100 amp	100 amp	100 amp	100 amp
Electrical Service	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube	NO Knob & Tube
Electrical Service	25 Years	25 Years	25 Years	25 Years
Roof	20 Years	20 Years	20 Years	20 Years
Plumbing	25 years	25 years	25 years	25 years
Heating	25 Years	25 Years	25 Years	25 Years
Auxiliary Heat	Not Allowed	Not Allowed	Not Allowed	Not Allowed
* Cat Weather Subjective Evaluation				
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