

## Non-Standard Home Insurance

Including homeowners, dwelling fire and vacant dwelling programs, non-standard home insurance fills the market needs for the insured who doesn't have a preferred insurance profile. The program features no credit scoring, no photos, no surcharges for prior claims and a relaxed review of prior bankruptcy. You'll benefit from automated rating, efficient underwriting and approvals, a convenient payment plan and direct bill. North Pointe's ratings recognize the sound capital position and strong commitment from a global insurance player, parent company, QBE Insurance Group. North Pointe is rated "A-" (Excellent) by A.M. Best.

### Coverages available

#### Homeowners

- Dwelling
- Other Structures
- Personal Property (Optional Replacement Cost)
- Additional Living Expense
- Personal Liability
- Medical Payments

#### Dwelling Fire

- Dwelling
- Other Structures
- Rental Unit Limited Contents
- Loss of Rents
- Premises Liability
- Medical Payments

#### Vacant Dwelling

- Dwelling
- Other Structures
- Personal Property
- Premises Liability

#### Policy stipulations

- Property must show **pride of ownership**
- Minimum 60 amp electrical service (No "knob and tube wiring")
- Swimming pool, trampoline, animal and all terrain vehicle exclusions

### Homeowners

**Basic Perils HO-8:** Fire & Lightning, Windstorm & Hail, Explosion, Smoke, V&MM, Riot & Civil Commotion, Vehicles & Aircraft, Breakage of Glass (\$50 Limit), Burglary (\$1,000 on premises)

#### Personal Property Replacement

**Cost Endorsement:** Must purchase HO-8 Plus endorsement with \$1,000 minimum deductible. No fire, theft or burglary claims in prior 5 years.

- \$500, \$1,000, \$2,500 or \$5,000 deductibles
- Owner Occupied 1-4 family homes
- Brick or frame
- Fire Protection 1-10
- Values \$20,000 - \$300,000

#### HO-8 Plus Endorsement Additional Perils and Coverages:

1-4 Family dwellings \$50,000 value and higher.

See policy for additional perils and coverages added.

- Falling objects, weight of ice, snow or sleet, breakage of glass (\$750 limit), freezing
- Sudden and accidental damage from artificially generated electrical current
- Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, air conditioning or automatic fire protective system, or an appliance for heating water
- Burglary (\$2,000 limit)

(continued)

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## Homeowners (continued)

### Personal Liability & Medical Payments

- \$50,000, \$100,000, \$300,000 or \$500,000 Liability,
- \$500/\$1,000 Medical Payments

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## Dwelling Fire

- Basic Perils:** Fire & Lightning, Windstorm & Hail, Explosion, Smoke, Riot & Civil Commotion, Vehicles & Aircraft, Breakage of Glass (\$50 Limit)
- \$500, \$1,000, \$2,500 or \$5,000 deductibles
  - Vandalism & Malicious Mischief (optional)
  - Tenant Occupied 1-4 family homes
  - Brick or frame
  - Fire Protection 1-10
  - Values \$10,000 - \$300,000

- Falling objects, weight of ice, snow or sleet, breakage of glass (\$250 limit), freezing
- Sudden and accidental damage from artificially generated electrical current
- Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, air conditioning or automatic fire protective system, or an appliance for heating water

**Dwelling Fire Plus Endorsement Additional Perils and Coverages:** 1-4 Family dwellings \$50,000 value and higher. See policy for additional perils and coverages added.

- Premises Liability & Medical Limits**
- \$25,000, \$50,000, \$100,000, or \$300,000 Liability, \$500 Medical Limits

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## Vacant Dwelling

**Basic Perils:** Fire & Lightning, Windstorm & Hail, Explosion, Smoke, Riot & Civil Commotion, Vehicles & Aircraft

- Vacant 1-4 family homes
- Brick or frame
- Fire Protection 1-10
- Values \$15,000 - \$200,000
- Vacant – fully secured with windows and doors intact

**Optional Policy Provisions**

- \$1,000, \$2,500 or \$5,000 deductibles
- Vandalism & Malicious Mischief (may be declined)

**Premises Liability**

- \$25,000, \$50,000, \$100,000, or \$300,000

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## Want to know more?

Contact

- Bill Coughlin, Midwest Marketing / Product Manager  
Phone: 800.337.7570 Fax: 815.436.4672
- Underwriting Office  
Phone: 800.624.9160 Fax: 888.339.6316

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## North Pointe

P.O. Box 2223  
Southfield, MI 48037-2223  
28819 Franklin Road, Suite 300  
Southfield, MI 48034-1656  
www.npic.com