

Agent Quick Reference Guide

This Quick Reference Guide reflects a general summary of Ovation Home Insurance Exchange. Please consult the Ovation manual for complete details. To view a copy of all our Manual and Forms, please visit our website at www.windwardrisk.com. Once there, sign into our Agent Portal and click on the Manuals and Forms tab.

Should you have any questions regarding this summary, or require further information please contact our Customer Service Department at (888) 247-0482.





PHONE NUMBERS & EMAIL ADDRESSES

Customer Service:

888-247-0482

Customer Service Email:

customerservice@ovationhome.com

Claims:

888-247-0486

Underwriting Email:

underwriting@ovationhome.com



MAILING ADDRESSES

Claims:

Ovation Home Insurance Exchange
c/o BerkOne
MPCIN - OVH Claims
1530 Valley Center Parkway
Bethlehem, PA 18017

Policy:

Ovation Home Insurance Exchange
c/o BerkOne
MPCIN - OVH Policy
1530 Valley Center Parkway
Bethlehem, PA 18017



WEBSITE AND SOCIAL MEDIA

www.ovationhome.com



General Rules



Eligibility

- Owner-occupied ONLY (1 & 2 family) in the name of an individual(s). Homes in the name of a corporation, LLC, partnership or association are not eligible.
- Protection Class 1-9.
- Tenant Occupied properties are not eligible.
- Homes must be insured to 100% utilizing Replacement Cost Estimator within Duck Creek.

Prior Insurance

- Proof of prior insurance required.
- Up to 15-day lapse may be eligible with proof of prior insurance and a signed No Loss Statement.
- For a new purchase, home may be eligible if coverage is effective within 15 days of closing. Copy of external sales contract or closing statement is required.

Financial Responsibility Credit Score

- Financial Responsibility Credit scoring will be obtained for the Named Insured on all new business applications.
- A premium adjustment (credit or surcharge) will be applied based on the score.

Property Inspections

- Risks are subject to a property inspection completed by an outside inspection company and subject to underwriting review.

Flood Zone

- Any risk located in 'Special Flood Hazard Area' (SFHA) must continuously maintain Coverage A flood insurance or check and initial the statement on the application stating the insured will self-insure for any flood loss.
- Property located in flood zones V or VE are not eligible.

Application & Payments

- Must upload signed subscriber agreement prior to binding coverage.
- Must submit signed application within 5 business days from effective date of coverage.
- Payment (except mortgagee and title company billed) and required documents must be submitted at binding.
- Payment Types: Visa, MasterCard, American Express, Discover and eCheck.



Coverage Information



MINIMUM & MAXIMUM BINDING LIMITS SUMMARY

Any limit above the maximum coverage will be submitted unbound for underwriting review and approval.

Coverage	Minimum	Maximum	Optional	Exclusions
Coverage A	\$125,000 ¹	\$2,000,000 ²	N/A	N/A
Coverage B	2%	15%	5%, 10%	Y
Coverage C	25%	75%	50%	Y
Coverage D	10%	10%	N/A	N
Coverage E	\$100,000	\$400,000 ³	\$300,000	N
Coverage F	\$2,000	\$5,000	\$3,000 \$4,000	N

¹ \$175,000 in Broward and Miami-Dade Counties.

² See unbound inspection requirements below.

³ Coverage E may be increased to \$500,000 by endorsing to \$400,000 and adding the Platinum package. Must provide proof of Umbrella policy for limits at \$500,000.



Coverage Information



UNBOUND INSPECTION REQUIREMENTS FOR HIGH VALUE HOMES

Roof Type	Age of Roof	Required Inspections Prior to Quote Submission
Tile	Any Age	Roof inspection with photos of all roof slopes
	21 and Older	4-Point inspection within past 12 months
Shingle/Metal - Rolled/Membrane	0-9	None
	10 and Older	Roof inspection with photos of all roof slopes
	21 and Older	4-Point Inspection within past 12 months

DEDUCTIBLES

- Other Perils – \$500, \$1,000, \$2,500 (base), \$5,000, and \$10,000.
- Hurricane: 2% (base), 5%, and 10%.
- Hurricane Deductible changes are only processed at renewal.
- Sinkhole (if coverage included): 10% of Coverage A.



Premium Packages



PLUS PACKAGE

- Form: OVH HO 04 30 (Premium Plus Package)
- Base Coverage Limits are increased as follows:
 - Money Limit is increased to \$500.
 - Credit Card / Forgery is increased to \$1,000.
 - Jewelry/Furs is increased to \$2,000 (No single item may exceed \$1,500).

\$30
per year

GOLD PACKAGE

- Form: OVH HO 04 31 (Premium Gold Package)
- Base Coverage Limits are increased as follows:
 - Money limit is increased to \$500.
 - Credit Card / Forgery is increased to \$1,000.
 - Jewelry / Furs is increased to \$2,500 (No single item may exceed \$1,500).
 - Personal Injury Coverage of \$100,000 is included (Annual Aggregate Limit).

\$50
per year

PLATINUM PACKAGE

- Form: OVH HO 04 32 (Premium Platinum Package)
- Base Coverage Limits are increased as follows:
 - Money limit is increased to \$500.
 - Credit Card / Forgery is increased to \$1,000.
 - Jewelry / Furs increased is increased to \$5,000 (No single item may exceed \$1,500).
 - Personal Injury Coverage of \$100,000 is included (Annual Aggregate Limit).
 - Personal Liabilityis increased by \$100,000 (Annual Aggregate Limite).
 - Medical Payments limit is increased by \$3,000.
 - Water Back-Up and Sump Overflow is included with this package (\$5,000 limit).

\$115
per year



Optional Endorsements



STATED VALUE ROOF ENDORSEMENT

- The Stated Value Roof limit is the maximum amount to be paid under the policy for a roof surfacing loss at the time of a covered loss and will be shown on the Declarations.
- The Stated Value Roof limit is included in Coverage A, and is not additional insurance, and does not increase the Coverage A limit of liability.
- Stated Value Roof is similar in concept to ACV, but the calculation is determined automatically prior to new business binding and each subsequent renewal. It is calculated using a combination of an industry roof replacement cost estimator, inflation adjustment, and depreciation based on the roof's age and covering material.
- The limit is displayed on the Declarations so the insured knows the limit available for the roof before a claim, eliminating the guesswork and uncertainty faced by insureds having ACV coverage.

**In the event of a total loss or loss caused by a hurricane – roofs claims will be settled on a replacement cost basis.*

WATER BACK-UP & SUMP DISCHARGE OR OVERFLOW

- Available in Platinum Package and as stand-alone endorsement.
- \$5,000 Limit.

SCREEN ENCLOSURES, CARPORTS & AWNINGS

- Coverage excluded for hurricane loss, but may be added in increments of \$10,000, up to \$50,000.
- Coverage can only be added, removed, or changed at renewal and is not available if policy excludes wind coverage.

ADDITIONAL ENDORSEMENTS*

Animal Liability	Ordinance & Law
Identity Theft Protection	Personal Property Replacement Costs
Limited Theft Coverage	Social Media Expense Protection

**Refer to manual for more details*



Equipment Breakdown and Service Line Coverage



HOMEOWNERS EQUIPMENT BREAKDOWN COVERAGE

Protection against direct physical loss to a covered property at the residence/home premise caused by an equipment breakdown (wear and deterioration are not covered). See samples of covered property below:

- Central AC
- Household appliances
- Computer equipment
- Emergency generator
- Personal electronics
- Water heater
- Security systems
- Well pumps

Deductible: \$500

Limit: \$100,000 – per occurrence

Use your own contractors | No restrictions on age of equipment

\$50
per year

HOMEOWNERS SERVICE LINE COVERAGE

(Includes Equipment Breakdown Coverage)*

\$80*
per year

Protection for the physical damage to your "covered service line" as a result of a "service line failure." Service line failures are leaks, breaks, tears, ruptures, collapses, or arcing (wear and tear and deterioration included).

- Water lines
- Electrical lines
- Sewer lines
- Steam piping
- Fiber optic lines
- Drainage lines
- Ground loop piping
- Phone lines

Deductible: \$500

Limit: \$10,000 per occurrence if service line is less than 50 years old. \$2,500 per occurrence if service line 50 years or older.

Use your own contractors | Covers landscape restoration



PRIOR LOSSES

The following risks are ineligible:

- Risks with any water loss within the past three (3) years, or more than one (1) water loss within the past five (5) years.
- Risks with any other loss (excluding Act of God loss) within the past three (3) years.
- Risks with two (2) or more Act of God losses within the past three (3) years prior to the requested effective date, unless insured provides proof of remediation for each loss.
- Risks with any fire loss in the past five (5) years.
- Risks with three (3) or more losses of any type within the past five (5) years (excluding hurricane loss).

Note: Any prior sinkhole loss at the residence regardless of date requires unbound submission. Refer to the Ovation manual for requirements.

ELECTRICAL, HEATING, AND PLUMBING

Acceptable with Roof and Electrical, Heating, Plumbing (EHP) in good condition up to current code, and meet the following requirements:

- No polybutylene plumbing; galvanized plumbing is subject to inspection.
- Minimum of 100-amp circuit breaker box.
- No fuses, knob and tube, aluminum or cloth wiring.
- No Federal Pacific, Zinsco, Sylvania or Challenger electrical panels.
- No Stab-Lok circuit breakers.
- Hot Water Heater must be in good condition and no more than 15 years of age; tankless no older than 20 years.
- Dwellings 21 years of age and older require a 4-point inspection with photos or a new home buyer inspection dated within the last 12 months provided by the insured at the time of submission.

Note: Limited Water Damage Coverage Endorsement will be applied to homes > 40 years old.



Underwriting Eligibility



ROOFING

- Composite shingle roof must be in good condition with no curling/granular loss/lifting/surface cracking or missing shingles.
- Flat or low slope – rolled or membrane roofing must be in good condition with no patching/pooling/lifting/surface cracking.
- Clay or cement tile or metal roof must be in good condition with no cracked tiles/missing mortar/deteriorating mortar/lifting/slipped tiles or missing tiles.
- Asbestos shingles/tiles are not eligible.

SOLAR PANELS

Solar Photovoltaic panels are acceptable when:

- Installed after 2016 by a licensed solar contractor with proof of completed permit post-inspection.
- Tier 1 or 2 Interconnection Agreements are allowed.
- Cannot be installed on clay or cement tile roofs.
- Installation on shingle or metal roofs no more than 10 years old, or flat roofs no more than 5 years old.
- Coverage A must include replacement value and installation costs in RCE.

ANIMAL(S) ON PREMISES

- No vicious or exotic animals. Certain breeds of dogs are unacceptable if Animal Liability is requested (reference manual for more information).
- Livestock or saddle animals unacceptable with exception of those held for personal use by insured.

MOBILE HOMES

- Mobile or manufactured homes on premises not accepted.

REQUIRED DOCUMENTS

Agent must retain on file and be able to produce upon request:

- Wind Mitigation Report/Inspection.
- Acceptable proof of new home purchase / prior insurance documentation.
- Burglar/fire alarm system certificate/verification.
- Any additional required documentation.

REJECTION FORMS

You may find our forms in the Manuals & Forms tab on the agent portal. Below are the most common types of exclusion / rejection of coverage forms:

- Wind Rejection OVH HO XW – If mortgagee is listed, a separate letter on the company letterhead and signed by an employee stating mortgagee approves the exclusion of windstorm on the property address is required.
- Other Structures Rejection OVH HO XB.
- Contents Coverage Rejection OVH HO XC .

Please note: All exclusions must be handwritten or typed verbatim by the insured and signed by both Named Insured(s); either wet or e-signature. Rejection forms are also available in our Manuals & Forms tab on the Ovation agent portal.



Payment Options



PAYMENT OPTIONS

Pay Plan	Required Down Payment*	Remaining Payments/Due Date after binding
Annual Plan	Full Payment Required	0
Semi-Annual	60%	40% due on 180th day after binding
Quarterly	40%	20% due on the 90th, 180th, and 270th day
Budget 4 Pay	25%	3 equal payments of 25% due on 60th, 120th, 180th day

PREMIUM FINANCE CONTRACTS ARE NOT ACCEPTED.

All pay plans have a \$10 service fee in addition to the installment plan fees.

- An installment fee is added to each installment in the amount of \$3 on premiums less than \$1,000 and \$6 on premiums \$1,000 and over.
- Semi, Quarterly, and Budget 4 Pay plans can be changed directly in our Duck Creek system or by calling Customer Service.
- Renewals will be billed in the same manner as the prior year.

**All policy fees must be paid in full at time of binding.*

POLICY CHANGES

- All policy change requests and required documents must be submitted to Ovation Home Insurance Exchange with five (5) business days from the effective date of the change.

DISCOUNTS AVAILABLE

- Claims Free
- Protective Devices (Burglar, Fire, Sprinklers)
- HVAC Maintenance Contract
- Secured Community Discount

