Ohio Personal Lines
Agent's Binding Authority

Please see the updates and changes to Agent's Binding Authority.

This edition is effective 04/01/2017 and replaces the 04/01/2016 edition.

Property	Limit
HO 0002 (Broad Form)	$250,000 Coverage A
HO 0003 (Special Form) / Home Protector	$1.000,000 Coverage A
HO 0004 (Tenant's Form)	$100,000 Coverage C
HO 0006 (Condominium)	$200,000 Coverage C
HO 0007 (Repair Cost)	$100,000 Coverage A
HO 0009 (Ultra Home Guardian)	$1,000,000 Coverage A
Dwelling Fire & Rental Dwelling Property Plus	$300,000 Dwelling Limit
All Personal Inland Marine Coverages	$25,000 per item
Total Schedule	$100,000 total schedule
Liability	**Limit**
Homeowners Liability	$1,000,000
Dwelling Fire / Landlord Liability	$500,000
Personal Auto Liability	$500,000 / $500,000 RBI
	$500,000 RPD or $500,000 CSL
Umbrella	Refer to Home Office for binding approval.

All applications, binders, request for policy changes and claims must be processed and forwarded to the company within three (3) business days.

Agency Binding Authority does not apply to the following.
Please call Personal Lines Underwriting for approval to bind coverage.

Property:

- Previously cancelled, non-renewed, or declined within the past 3 years
- Risks with frequent claim problems; monoline risks with any non-weather related claims or more than 1 weather claim in the past 3 years.
- Risks with commercial operations on premises
- Risks with poor housekeeping or poorly maintained
- Non-Owner Occupied homes, vacant homes or homes unoccupied for extended periods of time.
- Residences located on an island inaccessible by a bridge or other roadway.
- Unsupported (without primary home) Seasonal Homes with Coverage "A" less than $125,000
- HO-9, Ultra Home Guardian, below Coverage A of $300,000
- Multiple wood stoves located on property
- Vacant properties
- Properties with unique construction or constructed of nonconventional building materials
- Properties with fuses for electrical service, or a galvanized plumbing system
- Multiple entities having an interest in the property
- Addition of Water Sewer Back-up coverage if a power failure, flood watch or warning has been issued by the U.S. Weather Bureau or other public information in the area
- Rented Mobile Homes
- Any risk located as "Ineligible" in the Homeowners section of the Rule and Rate.

Personal Auto:

- Applicants with more than the following within the past 3 years
    - 1 at-fault accident or 1 minor violation per driver
    - 1 at-fault accident or 2 minor violations per household
- Policyholders without continuous personal auto coverage in the last 6 months
- Ineligible vehicles (Refer to Vehicle Eligibility section of Rule & Rate Guide)
- Ineligible applicants (Refer to Applicant Eligibility section of Rule & Rate Guide)
- Any vehicle used for transporting passengers for hire, for rental purposes, or for commercial purposes
- Vehicles with liability coverage exceeding $500,000 / $500,000 residual bodily injury, $500,000 property damage, or $500,000 combined single limit.
- Vehicles with a cost new in excess of $100,000

Recreational Vehicles:

- Any off-road or similar type vehicle, with 3 or more wheels, that was not originally manufactured for use on public roadways but meets the required safety inspections and is registered for road use. This includes but is not limited to ORV's, ATV's, Dune Buggies, toy cars, and golf carts. This does not include golf carts which have been recognized by the state to meet low speed vehicle requirements.
- Any recreational vehicle (including but not limited to snowmobiles, ATV's, etc) not licensed for road use which are over 700 cc's, or trail bikes.

Watercraft:

- Boats, Personal Watercraft, and Jet Boats with a maximum speed exceeding 50 M.P.H.
- Boats 27 feet and over in length, 20 or more years old
- Boats where the ratio of length in feet to horsepower exceeds 1 to 10
- All watercraft valued over $10,000 and deductible is less than $500

Other:

- Agent of Record Changes

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