



Homeowners Coverages and Discounts

DISCOUNT/COVERAGE	BENEFIT	ELIGIBILITY REQUIREMENTS
Condominium Schooner Package Endorsement 11 AR 1273 (Ed. 07/09) (New 7/1/09)	Packages the following endorsements: <ul style="list-style-type: none"> HO 0435 (Ed. 04/91) Loss Assessment Coverage HO 1731 (Ed. 04/91) Unit Owners Coverage C Special Coverage 11 AR 1034 (Ed. 04/08) Special Coverage Endorsement 11 AR 1240 (Ed. 10/05) Identity Fraud Expense Coverage 11 AR 1274 (Ed. 07/09) NEW Monthly Association Fee Reimbursement Coverage 11 AR 1276 (Ed. 07/09) NEW Loss Assessment (resulting from a deductible) 	<ul style="list-style-type: none"> Applies to eligible HO-6 policies
Loss Assessment Coverage HO 0435 (Ed. 04/91) (NEW 7/1/09)	<ul style="list-style-type: none"> New coverage limit of \$75,000 (total) is available for residence premises only. 	<ul style="list-style-type: none"> Available for all Forms
Monthly Association Fee Reimbursement Coverage 11 AR 1274 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> Coverage up to \$250 per month if residence becomes uninhabitable as the result of a covered loss. 	<ul style="list-style-type: none"> Available for Form HO6 only Coverage begins when the "residence premises" has been uninhabitable for 14 consecutive days
Assisted Living Care Coverage 11 AR 1275 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> \$10,000 Personal Property and \$300,000 Liability Coverage for a relative of a named insured residing in an assisted living care facility. 	<ul style="list-style-type: none"> Available on all forms The living care facility must be located in Massachusetts and provide assisted living services
Named Storm Deductible 11 AR 1268 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> Replaces Wind and Hail Deductible and applies only to storms named by the National Weather Service. 	<ul style="list-style-type: none"> Available for Form HO3 only
Loss Assessment Coverage—Increase in Coverage 11 AR 1276 (Ed. 07/09) (NEW 7/1/09)	<ul style="list-style-type: none"> Increase in Coverage for an assessment that results from a deductible Increases special limit from \$1,000 to \$2,500. 	<ul style="list-style-type: none"> Available on Form HO6 only for policies with the HO 0435—Loss Assessment Coverage
Auto Rewards Endorsement 11 AR 1258 20% of adjusted base premium	<ul style="list-style-type: none"> Reduces Homeowners Premium for customers having auto with Arbella Homeowners All Perils deductible is waived for a loss that affects both home and auto or a Homeowners loss greater than \$50,000 Replacement cost for lost or stolen automobile keys May be added any time during the term 	<ul style="list-style-type: none"> Must have an active MA PPA policy with Arbella* Applies to eligible new and renewing Homeowners policies Endorsement will be removed as of the date the named insured no longer has an active auto policy with Arbella

*Exceptions may apply to book transfers when Arbella receives an insured's signed affidavit stating their intent to place their auto policy with Arbella at the next renewal or 12 months from the Homeowners policy's original effective date, whichever occurs first.

ADDITIONAL DISCOUNTS

Auto Rewards Loyalty Credit—5% Reduces Homeowners renewal premium for customers with Auto Rewards endorsement, must have an active MA PPA policy with Arbella, discount will be removed as of the date the named insured no longer has an active auto policy with Arbella, applies upon the first and each subsequent renewal, discount applies in place of Loyalty Credit for eligible accounts.

Loyalty Credit—3% Rewards customers who maintain their Homeowners policies with Arbella, applies upon the first and each subsequent renewal

New Home Credit (Available for HO3 only) **2%–20%** of adjusted base premium, reduces premiums for owners of newer homes, applies to dwellings no more than 10 years old

Protective Devices (Available for all forms) **2%–13%** of adjusted base premium, improve occupant safety and reduce Homeowners premium with safety devices, including 6% for properties with central station alarms, approved and properly installed safety devices qualify

Residence Safety Package 11AR 1033 (Available on all forms) **3%** of adjusted base premium, basic safety measures qualify for reduced Homeowners premium (Dead Bolt, Smoke Alarm, and Fire Extinguisher)

MAHA—Massachusetts Affordable Housing Alliance Workshop Credit (Available for HO3 and HO6 forms) **10%** of adjusted base premium, reduces Homeowners premium after attending free educational workshop offered by MAHA, workshop credit applies for 2 years, copy of program certificate required

Please note: Elite and Preferred Homeowners require 100% ITV. Standard and Bridge require minimum 90% ITV



Homeowners New Business Underwriting

	ELITE	PREFERRED	STANDARD	BRIDGE
Coverage A min/max (HO 3)	\$400,000/ \$2,000,000	\$125,000/ \$2,000,000	\$100,000– \$1,000,000	Not Applicable for New Business
Base All Peril Deductible	\$500 (minimum)	\$500 (\$250 available)	\$500 (\$250 available)	
Base Liability Limit	\$300,000 (minimum)	\$300,000 (\$100,000 available)	\$300,000 (\$100,000 available)	
Coverage C min/max (HO 4 & HO 6)	NA	HO 4—\$25k/\$250k HO 6—\$25k/\$400k	HO 4—\$15k/\$250k HO 6—\$25k/\$400k	
Year of Construction	≥1925 All systems updated in last 25 years, circuit breakers required Consideration given to < 1925 if substantially updated; prior approval required	All systems updated in last 25 years, circuit breakers required	All systems updated in last 25 years	
Property Loss Score	Must be acceptable	Must be acceptable	Must be acceptable	
Number of Families	1	1 and 2	1–3 (4 families on exception)	
Protection Class	1 thru 7	1 thru 9	1 thru 9	
Losses	0 in last 5 years for insured or location	0 in last 3 years for insured or location	1 in last 3 years for insured or location	
Forms Eligibility	HO 3	HO 3, HO 4, HO 6	HO 3, HO 4, HO 6	
Occupancy	Primary	Primary	Primary, Secondary, Seasonal	
Insurance to Value	100%	100%	At least 90%	
Business Exposure	Yes, office only no traffic	Yes, office only no traffic	Yes, refer to underwriting	

	ELITE	PREFERRED	STANDARD	BRIDGE
Dogs	Refer to Dog List	Refer to Dog List	Refer to Dog List	Not Applicable for New Business
Horses and Other Animals	Refer to underwriting	Refer to underwriting	Refer to underwriting	
Wood/Coal/Pellet Stove	No wood/coal (pellet stoves—professionally installed/inspected)	Yes (professionally installed/inspected)	Yes (professionally installed/inspected)	
Pools	All pools (including inflatable) must be secured. Refer to detailed guidelines	All pools (including inflatable) must be secured. Refer to detailed guidelines	All pools (including inflatable) must be secured. Refer to detailed guidelines	
Alarm Systems	Minimum of dead bolts, smoke detectors and fire extinguishers	Smoke detector and fire extinguishers required	Smoke detector and fire extinguishers required	
Payment History	If direct bill policy, no cancellation notices within 3 years	No lapse in coverage for last 3 years	No lapse in coverage for last 3 years	
Stability (home, job)	2 years home ownership	2 years employment or home ownership	NA	
Prior Carrier	Must be standard carrier	Must be standard carrier	Refer if MPIUA or non-standard carrier	
Coastal	Coastal guidelines apply; however, no property less than 1 mile from coast in any territory	Coastal guidelines apply	Coastal guidelines apply	
Electrical System	100 amp minimum	100 amp minimum	100 amp minimum	
Registered Historic Homes	Ineligible	Ineligible	Ineligible	

*The intent of this information is for descriptive purposes only. Coverages are subject to policy terms, conditions, and limits, and not all coverages are available in all states. Exclusions may apply. Please refer to the actual policy form.