



Landlord

Dwelling Properties

Program Eff: 12/01/2023



LLP/DWG Conversion

No Action needs to be taken by agents!

New Business will begin 12/1/2023

Renewals will start to go out in October for renewals effective 12/1/2023
- Insureds will receive a conditional renewal and disclosure notices outlining changes



LLP/DWG Quoting information

- On main screen fill in named insureds information
 - Business entity, officers, etc.
 - Mailing address
 - Phone number
 - Email address
- On coverages screen
 - Enter location address
 - County
 - Coverages

LLP/DWG Quoting information

- Occupancy must be filled in as owner or non owner*
- 1-4 family
- Protection class options
 - Protected 1-5 (miles from fire dept)
 - Partial
 - Unprotected
- If vacant* choose non owner and click on edit additional hazards and choose the exposure box.
- If student housing-click on edit additional hazards and choose exposure box.
- Rate
- Add any extra endorsements

Underwriting General Information

Form R/C Seasonal?

Protection # of Families

Construction Year Built

Occupancy Acres

[Edit Additional Hazards](#) Woodstoves

Check if Builders Risk

Additional Hazards

Select each option that applies to location 1

Heat Producing Equipment

Electrical Equipment



















Maintenance and Housekeeping

Construction

Exposure

LLP/DWG Quoting information

- view and print all endorsements by clicking on the eye icon
- Add any endorsements by clicking on the green + sign

Optional Endorsements					
Building #1					
Form #	Edition	Description	Help	View	Add
BC-5010	0123	Outbuildings (Previously Farm Fire)			
BC-5011	0123	Exclusion - Private Structure(s)			
DP-1612	(05/19)	Limited Water Back Up and Sump Overflow or Discharge Coverage New York			
DP-3030	(5/19)	Incidental Coverages			
DP-3501	(5/19)	Association Deductible Coverage			
DP-3502	(07/22)	Property Coverage Amendments			

PERILS	DP 0001	DP 0001 Fire & Extended Coverage	DP 0002	DP 0003
All Risks				X
Fire or Lightning	X	X	X	X
Windstorm or Hail		X	X	X
Explosion	X	X	X	X
Riot or Civil Commotion		X	X	X
Aircraft		X	X	X
Vehicles		X	X	X
Smoke		X	X	X
Sinkhole Collapse		X	X	X
Volcanic Eruption		X	X	X
Vandalism or Malicious Mischief		Optional	X	X
Theft		X	X	X
Falling Objects			X	X
Weight of Ice, Snow or Sleet			X	X
Sudden and Accidental Tearing Apart, Burning or Bulging			X	X
Accidental Discharge of Water or Steam			X	X
Freezing			X	X
Sudden and Accidental Damage from Artificially Generated Electric Currents			X	X



Loss Settlement Provisions

- Coverages A and B:
 - Replacement Cost on DP 0002 and 0003 (with 80% insured to value requirement)
 - Actual Cash Value (with 60% for ACV on DP002 and DP 003)
- All DP 0001, losses are settled on an ACV basis.
- Coverage C: Property is settled on an ACV basis.



New to AAIS

- Underwriting can add a superior condition credit!
- Additional Hazards-click on the purple link on the coverage screen.
 - 1)Heat Producing Equipment
 - 2)Electrical Equipment
 - 3)Maintenance & Housekeeping
 - 4)Construction
 - 5)Exposure-check this box for vacant home or properties that have student housing



New to AAIS (cont.)

- Additional coverage B is now the STRUCTURES endorsement.
- BC 5008-canine exclusion-All dogs are excluded and it is an automatic endorsement. Insureds must sign the canine acknowledgement form as part of the application.
- Form 1 is ACV regardless of condition.



New to AAIS (cont.)

- BC 5009-Exclusion for pools & trampolines
 - Automatic on all policies.
- BC 5011-Exclusion of private structures
 - If insured wants to exclude an outbuilding, they must sign the form with the application and again at every renewal.
- Farm fire no longer exists
 - The BC 5010 takes its place



Policy Download

- Updated programming on the policy download portion is underway, but will not be ready at go live date
- While programming is being completed for LLP and DWG line of business those policies will be temporarily held
- Once completed, all policies waiting in queue will be downloaded to your agency management system

- Please note- this only effects LLP and DWB line of business



Thank you for your continued support!

As always, we are happy to quote for you. Please contact your underwriter with any questions. We can set up virtual or in person training if you are interested.

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