



RT Personal Lines

Homeowners / Dwelling Fire / Condos / Renters

- Primary / Secondary / Seasonal occupancies
- Short-term rentals, Airbnb, VRBO
- Vacant dwellings with or without cosmetic renovations (optional renovation endorsement available)
- Business name, Trust, Estates, Limited Partnerships, Family Partnerships and LLC's
- Owner occupied duplex 1 unit rented
- Wind coverage is available in many Tier 1 Counties
- Water Back up
- Risks with prior losses
- Risks with no prior insurance
- Risks with swimming pools, trampolines and domestic animals (exclusions or limitations apply)
- Loss assessment coverage available
- Available in all protection classes
- Coastal locations

High Value Homes

- Homes in the name of a business / LLC (Premises Liability)
- Coastal Locations
- Brush areas
- Prior declinations
- New purchases
- Short Term Rentals
- All states
- No prior insurance
- Master Condo
- Prior losses
- EIFS construction

Vacant Dwellings & Dwellings Under Renovation

- Multiple coverage forms available
- Liability
- All protection classes eligible
- Coverage for contents
- Renovations
- 1-4 family dwellings and condos
- Model homes
- Home Flippers acceptable
- Business name, estate of, or LLC acceptable

Comprehensive Personal Liability

- Owner occupied or tenant occupied one, two, three, and four family dwellings
- Condominium unit owners, mobile homeowners, and tenants of multiple unit buildings
- Owner occupied or tenant occupied secondary / seasonal residences
- Limits of up to \$1M available

Ground Up Builder's Risk

- Multiple coverage forms available
- Liability
- All protection classes eligible
- Coverage for contents

Primary and Excess Flood

- 7 day waiting period unless required for closing
- No need to obtain flood certificates
- Direct Bill available
- Replacement cost & Loss of Use available
- Replacement Cost up to \$2.5M or NFIP limits
- Other Structures

Home-Based Business Product

- Liability coverage up to \$1M
- Business Personal Property coverage up to \$1K
- Off-Premises coverage
- Loss of Business Income coverage
- Optional coverage for Money and Securities
- Equipment Breakdown coverage included
- Professional E&O sublimit for specified classes
- Satisfies most show and event liability requirements

Inland Marine

- Coin Collections
- Contents in storage
- Fine art
- Firearms
- Golf equipment
- Guns
- Hearing aids
- Jewelry
- Musical Instruments
- Stamp Collections

Mobile Home (RT Buffalo)

- Any age unit
- Comprehensive coverage or stated value
- Optional RCV (partial losses)
- Optional extended RCV (unit age)
- Optional Golf cart coverage
- Owner, tenant seasonal, vacant occupancies
- Permanently placed Travel Trailers
- Liability

Snowmobile (RT Buffalo)

- Full coverage
- Liability and comprehensive
- Liability only
- Units over 125cc
- High-Performance sleds (>700cc)
- Limits up to 250/500 (age based)

Personal Umbrella

- Unlimited number of autos, RVs and watercraft
- Multiple 1-4 family residential locations
- Multiple at fault accidents in a household
- Major and minor violations (not criminal convictions)

Farm and Ranch

- Available occupancies: Owner, Tenant, Farm Renter, Seasonal / Secondary, Vacant and Builders Risk / Course of Construction / Renovation
- Farm Property – Farm Dwellings, Appurtenant Structures and Household Personal Property
- Farm Property – Barns, Outbuildings and Other Farm Structures: Coverage for structures that are strictly farm related
- Farm Property – Farm Personal Property: Coverage for farm property that is not a structure. Examples include grain, hay, tools and equipment
- Farm Liability Coverage: Coverage for Bodily Injury / Property Damage and Medical Payments Available only as a package property policy.

Special Events

- Rain date insurance premium coverage available
- Set-up / take-down coverage available
- Automatic coverage for volunteers, temporary or leased workers & committee members
- Coverage for damage to rented premises
- Food & beverage product liability

Watercraft / Jetski

- Any boat or jetski type
- Any value, length or unit age
- Inboards, outboards or inboards-outboards
- Prior losses and / or MVR violations considered
- Package or Liability only

Motorcycle / Golf Carts / All Terrain / Utility (RT Buffalo)

- Full coverage
- Liability and comprehensive
- Liability only

Collector Vehicle (RT Buffalo)

- Antique vehicles including motorcycles & military
- Classics
- Customs or Kits
- Exotic vehicles
- Broad usage allowances
- Fire engines
- Street rods
- Vintage race vehicles

The description of these products are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same.

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