

## Non-standard Homeowners for Non-standard Risks

By Michael Welch, Big "I" Markets Marketing Assistant



Firefighters have many unwritten rules. One I've always liked is, "A falling tree has right of way."

A few years ago a house in my neighborhood caught fire. The fire took out most of the second floor and damaged the rafters. The firefighters had to cut holes in the roof to put it out. The owner boarded up the windows and put a huge blue tarp over the roof. About two weeks later, during a big storm a large tree fell across the back corner of the house and crushed the roof of the attached garage. These two unrelated events occurred within less than two weeks but between them they nearly destroyed the entire house.

In another claim example, a \$750,000 home had not one but *two* separate instances of flooding from broken pipes, and then a tree fell on it in the same year.

In yet another, a coastal condo owner was doing laundry when socks blocked the drain. The condo was completely flooded as was the unit below.

These homeowners have a similar problem. Large losses combined with mixed coverage needs. Fortunately [Big "I" Markets](#) has coverage for all of them and more with Non-standard Homeowners or Rental Dwelling, Non-standard Condominium Unit Owner, Non-standard Renters, & Vacant Dwelling - Non-standard.

While there is no maximum Coverage A limit, there is a \$150 - \$200K minimum limit that varies by state, and exposure.

- Primary Home
- Secondary Home
- Short & Long Term Rental
- Personal Builders Risk
- Corporate Name or LLC
- Unprotected Home
- Renters
- Log Homes
- Condominium
- Coastal
- Vacant Dwelling

What you should send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non Coastal or Brush Exposures
- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed
- Protection class 9/10
- Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2 family unit; business or day care on premise.

### COVERAGE HIGHLIGHTS & AVAILABILITY

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000
- All policies are prorated, except for taxes & fees in some states
- Lex **CyberSafety**<sup>SM</sup> endorsement (provides liability coverage for damages arising from cyberbullying claims)
- The **LexElite**<sup>®</sup> **Pet Insurance Enhancement**

Available in all states except for Hawaii.