



All Risks Personal Lines - Rate Card

15% Commission on New & Renewal

Coverage A values up to \$1 mil, refer to All Risks for higher limits.

Available in all States Except KY, LA, MS. FL has separate rate sheet.

Vacant Property Program

Residential 1-4 Family Dwellings

Deductibles

- Values to \$150,000 - \$500
- Values over \$150,000 - \$1,000
- Values over \$500,000 - \$2,500

Liability Rating

- \$25 per month for \$500,000. \$18 per month for \$300,000. \$15 per month for \$100,000. Liability is designated premises coverage for owners. Construction operations excluded.

Other

- 1 to 12 month terms available
- \$200 minimum premium for property
- \$250 minimum premium when including liability
- A \$75 policy fee and surplus lines tax will be added to the rating shown*
- Special coastal restrictions apply**
- Basic and Special - excluding theft coverage forms are available. To be eligible for special coverage excluding theft, the building age must be 25 years or less

Monthly Rates (Per \$100 Coverage)

Prot. Class	Construction	Basic Form	Special Excl. Theft
1-8	Frame	.05	.06
1-8	Joisted Masonry	.05	.06
1-8	Non-Combustible	.04	.05
1-8	Masonry Non-Comb.	.04	.05
1-8	Mod. Fire Resistive	.03	.04
1-8	Fire Resistive	.03	.04
9-10	All Constructions	.10	.11

Builder's Risk Programs

- Ground-Up or Renovation

Residential 1-4 Family Dwellings

Deductibles

- Values to \$150,000 - \$500
- Values over \$150,000 - \$1,000
- Values over \$500,000 - \$2,500

Liability Rating

- \$25 per month for \$500,000. \$18 per month for \$300,000. \$15 per month for \$100,000. Liability is designated premises coverage for owners. Construction operations excluded.

Other

- \$350 minimum premium
- A \$75 policy fee and surplus lines tax will be added to the rating shown*
- Special coastal restrictions apply**
- Theft coverage of \$5,000 available for \$150 additional premium
- Basic and Special - excluding theft coverage forms are available. To be eligible for special coverage excluding theft, the building age must be 25 years or less

Rating (Per \$100 Coverage)

Term	Prot. Class	Frame		All Other Constructions	
		Basic	Special Excl. Theft	Basic	Special Excl. Theft
3 Months	1-8	.20	.22	.15	.17
6 Months	1-8	.35	.37	.30	.32
9 Months	1-8	.55	.57	.50	.52
12 Months	1-8	.70	.72	.65	.67
3 Months	9-10	.45	.47	.40	.42
6 Months	9-10	.60	.62	.55	.57
9 Months	9-10	.75	.77	.70	.72
12 Months	9-10	.90	.92	.85	.87

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1-877-275-9578 www.allrisks.com

Email to plquotes@allrisks.com or fax to 804-330-9485

* In MI policy fee is \$25 + \$50 inspection fee. In NJ policy fee is \$50, all other states policy fee is \$75 with no inspection fee. On dwellings valued over \$600,000 additional inspection fees may apply.

** Special Additional State Coastal Restrictions and Deductibles

Gulf Coast States

TX – no wind in tier 1 counties; statewide min. 1% AOP ded (\$2,500 min), 2% in certain Harris county zips
 LA & MS – not eligible in this program; submit \$350k+ dwellings for rate if they are not in tier 1 & 2 counties
 AL – no wind in tier 1 counties

East Coast States

FL- refer to separate rate sheet for details
 SC & NC – no wind < 2 miles to coast; 2-10 miles from coast 5% wind & hail ded (\$5,000 min), 1st tier county > 10 miles 3% wind & hail ded (\$5,000 min), 2nd tier county 2% wind & hail ded (\$5,000 min)
 GA, VA to NY (incl MD, DE, NJ) – Up to 1000 ft from coast 3% wind and hail ded, 1001-2500 ft 2% wind and hail ded, 2501 ft to 5 miles 1% wind and hail ded
 CT to ME (incl RI, MA & NH) – Up to 2500 ft from coast 2% wind and hail ded, 2501 ft to 5 miles 1% wind and hail ded