

COLONIAL  
INSURANCE



GENERAL  
AGENCY

~ PERSONAL LINES DEPARTMENT ~

DWELLING COVERAGE

OUR DWELLING COVERAGE IS WRITTEN ON A DP-1 OR DP-3 FORM DEPENDING ON THE RISK. WE OFFER COVERAGE UNDER THIS PROGRAM FOR 1-4 FAMILY DWELLINGS, RANGING FROM THE VERY OLD OR POORLY MAINTAINED HOME, TO THE HIGH VALUE HOME IN NEED OF SHORT-TERM COVERAGE, PENDING SALE. COVERAGE FOR VACANT DWELLINGS, HOMES IN UNPROTECTED AREAS, SHORT-TERM POLICIES, SEASONAL- TENANT, OR OWNER OCCUPANCIES ARE ALSO OFFERED. WE ALSO HAVE A SPECIAL PROGRAM FOR WEEKLY OR NIGHTLY RENTALS OF A DWELLING AVAILABLE.

PREFERRED HOMEOWNER, AUTO, EXCESS & WATERCRAFT COVERAGE

THIS PROGRAM IS DESIGNED FOR LUXURY HOMES \$500,000 AND OVER. COVERAGE'S INCLUDE FINE ARTS AND JEWELRY, PRIVATE PASSENGER AUTO COVERAGE, INCLUDING EXPENSIVE LUXURY VEHICLES AND COLLECTOR'S ANTIQUE VEHICLES, EXCESS AS WELL AS YACHT AND WATERCRAFT COVERAGE'S ARE OFFERED. THIS IS THE BEST PROTECTION AVAILABLE FOR YOUR AFFLUENT CLIENT.

BASIC HOMEOWNERS & DELUXE HOMEOWNER PROGRAM

THIS PROGRAM IS FOR DWELLINGS USED AS PRIMARY HOMES. THE HOUSE SHOULD BE ONE THAT WOULD USUALLY QUALIFY FOR THE STANDARD MARKET, BUT DUE TO CERTAIN CIRCUMSTANCES SUCH AS LOSSES OR POOR CREDIT, IT NEEDS A CARRIER DESIGNED FOR SUCH. HOMES OLDER THAN 30 YEARS MUST HAVE COMPLETE UPDATES ON ROOF, WIRING, PLUMBING, AND HEATING.

MOBILE HOME PROGRAM

IN NEW MEXICO, THIS PROGRAM IS DESIGNED FOR MOBILE HOMES 20 YEARS OLD OR NEWER. OCCUPANCY CAN BE OWNER OR TENANT. IN UTAH, IDAHO, COLORADO, AND WYOMING, THE MOBILE HOME MUST BE NO MORE THAN 40 YEARS OLD. REPLACEMENT COST IS AVAILABLE FOR MOBILE HOMES 5 YEARS OLD AND NEWER. OWNER, TENANT, OR VACANT OCCUPANCIES ARE AVAILABLE IN THESE STATES. FOR STATES WRITTEN THROUGH OUR UTAH PROGRAM, REPLACEMENT COST IS NOT AVAILABLE. ADDITIONALLY, UTAH DOES OFFER OWNER, VACANT, AND TENANT UNDER SEASONAL OCCUPANCY. THIS PROGRAM IS NOT AVAILABLE IN NEVADA.

LIABILITY PROGRAM

LIABILITY COVERAGE IS AVAILABLE ON ALL PERSONAL LINES PROGRAMS AND MONO-LINE LIABILITY IS AVAILABLE FOR VACANT LAND.

PERSONAL UMBRELLA PROGRAM

LIMITS OF \$1,000,000 TO \$20,000,000 ARE AVAILABLE. COVERAGE IS AVAILABLE FOR TARGET RISKS, SPORT FIGURES AND NATIONALLY KNOWN INDIVIDUALS. THIS COVERAGE CAN BE WRITTEN ON A STAND-ALONE BASIS. UNDERLYING LIMITS MUST BE IN PLACE WITH AM BEST RATED COMPANY OF B+ OR BETTER.

[COLONIAL GENERAL INSURANCE AGENCY, INC.](http://www.colonialgeneralinsuranceagency.com)

CONTACT YOUR UNDERWRITER FOR DETAILS OR CALL US AT (800)-848-8860.