

Do you need a market for older homes?

Did you know we accept HO-3 risks over 40 years old with a favorable 4-pt inspection submitted to Underwriting within seven (7) business days **after** binding coverage?

Simply upload the 4-pt inspection to the policy or email to endorsements@westpointuw.com within 7 business days.

What we expect to see on the 4-point inspection to avoid potential Underwriting action...

- ✓ Electrical substantially updated within the last 20 years.
- ✓ Plumbing substantially updated within the last 20 years.
- ✓ HVAC substantially updated within the last 20 years.
- ✓ Composition shingle roofs newer than 15 years.
- ✓ Tile roof updates newer than 30 years.
- ✓ All items will need to be in very good condition.

Items that could disqualify a home...

- ✓ Polybutylene pipe
- ✓ Pex plumbing
- ✓ Galvanized pipe
- ✓ Aluminum branch wiring
- ✓ Circuit breaker capacity of less than 100 amps
- ✓ Federal Pacific brand circuit breaker box
- ✓ Less than 100% enclosed foundation (latticework is considered an acceptable)
- ✓ Flat roof
- ✓ Trees touching a dwelling or significant overhang issue

Coverage A \$150,000 to \$550,000 for homes built 26 years or older and we have the following discounts available...

- ✓ Senior discount as long as the resident is at least 50 years of age
- ✓ Hip Roof discount available to roof shapes that are at least 90% hip
- ✓ Fire/Burglar Alarm discounts
- ✓ BCEG credits are built into the software
- ✓ Water Control Device discount
- ✓ Accredited Builder discount
- ✓ Financial Responsibility discount

Visit www.jergermga.com and begin quoting new business today to see how competitive we can be!!!