SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
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1-4 Family Dwelling Product - Commercial Lines

This product targets 1 to 4 family dwellings owned by individual or corporate investors for rental purposes. Our broad eligibility includes new purchases, risks with no prior insurance, as well as investors with large schedules of properties.

Product Features:

- Coverage available as
  - Monoline Liability
  - Monoline Property
  - Package

Liability Features:

- Credit provided for owner-occupied 2-4 family locations
- Ability to consider locations rented on a seasonal or timeshare basis
- Ability to consider mobile homes as dwellings
- Up to $25,000 medical expense limit available
- Risks with boat docks or slips can be considered
- No General Liability Deductible

  Limits Available (up to)
  - $1,000,000 Per Occurrence/$2,000,000 aggregate
  - Commercial Umbrella available up to $5,000,000
  - Hired and non owned auto available in most states

Property Features:

- Both Special and Basic Form available
- Replacement Cost Coverage available
- Business Income/Rental Value
- Owner's Contents Coverage
- Equipment Breakdown Coverage
- Available in Protection Class 1-8
- Ability to consider locations in hail and tornado prone areas (special deductible may apply)
- Coverage can be provided for a property that is under renovation

  Limits Available (up to)
  - $1,000,000 for Commercial Lines
  - Coastal Areas
    - Limits of up to $500,000 per location
    - Wind and hail excluded

Additional Advantages:

- A.M. Best rated A++ carrier
- Quick quote turnaround
- Quick binder confirmation
- Exceptional service
- Low minimum premiums

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.