

# Write it right: Getting to know the difference between Residential Programs

When you quote coverages for out of state risks in the AMsuite® quoting system, this guide helps you get it right every time.

## Dwelling Basic

Help customers who may not be eligible for full coverage or who just want the basics.

## Dwelling Special

Protect rental property, vacation homes, and vacant property with replacement cost coverage.

## Homeowners FLEX®

Based on a familiar HO-3 form, you dial up and down coverage on such items as water, personal property, and other structures.

## Homeowners

A good fit for homes not eligible in standard market due to age, value, or past claims. Homeowners also works well if replacement cost is not required.

### Occupancy

### Value

### Age

### Condition

### # of Families

Owner-occupied, rental, seasonal, Vacant (residence and nonresidence)

\$20K-\$500K  
\$5K for non-residence  
\$1M for vacant

No limit

Fair or better

1-4

Rental, seasonal, vacant (owner-occupied in some states)

\$75K to \$1M  
(\$500K in some states)

No limit in most states

Above average or better

1-4

Owner-occupied, seasonal

\$50K-\$1M  
(\$75K if replacement cost is selected) varies by state

No limit

Above average or better

1-2

Owner-occupied, Seasonal

\$50K-\$500K  
(\$75K if replacement cost is selected) varies by state

No limit

Average or better

1-2

Depending on the state you're writing in, select either Homeowners or Homeowners FLEX.