



Shenandoah Mutual Fire Insurance Company

Underwriting Guidelines

Version 1.1 *As of Feb. 2022*

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Risks Needing Approval by Company Before Binding

1. Clients who have been cancelled or non-renewed by another company for any reason.
2. Outbuildings, farm buildings, or mobile homes that contain a woodstove.
3. Buildings whose woodstove is not in compliance with company rules or is homemade.
4. Outdoor wood furnaces within 50 feet of a combustible structure.
5. Unfenced pools of any kind.
6. Risks that are not easily accessible by Fire Department.
7. Risks where you must cross a low water, privately maintained bridge.
8. Mobile homes over 20 years old that are written on a Mobile Homeowners (MHO).
9. Risks whose total coverage A, B, C, & D and any other endorsement that increases coverage beyond \$1,950,000.00. If the coverage exceeds this amount, we will have to get approval from our reinsurance company. This usually takes 24 hours to obtain.
10. Tenant occupied properties that the owner allows the use of a woodstove/pellet stove.
11. Properties that contain an exotic animal.
12. Homes with any business activity.
13. Exterior steps, porches, and decks without railing that are more than 36 inches from the ground.
14. Clients that were previously cancelled for non-payment by Shenandoah Mutual.
15. Properties with unusual buildings such as tree houses, greenhouses with plastic exteriors, trampolines that are not tied down and netted, etc.
16. Secondary Homeowners.
17. Risks with polybutylene or quest plumbing.
18. Risks with knob-and-tube or aluminum wiring.
19. Clients who have gone without insurance for more than 30 days.
20. Vacant or occasionally occupied properties when Shenandoah Mutual does not have the client's supporting business.
21. Clients who have had a single claim of more than \$10,000.
22. Risks with unrepaired damage from a prior loss.
23. Risks with stucco or asbestos siding.
24. Property with underground oil tank.

Risks that are Not Eligible for Coverage

1. Risks with zip lines.
2. Property with undetermined ownership.
3. Property outside of our writing areas in the state of Virginia.
4. Risks that do not meet the requirements of a particular program.
5. Risks that have had a prior dog bite and the animal is still on the property.
6. Properties listed for home sharing purposes such as Airbnb or Vrbo.
7. Risks that are owned by a corporation.
8. Risks that include a woodstove inside an attached garage.
9. Risks where the homeowner is acting as the general contractor.
10. Clients who have been convicted of any degree of arson.

New Business Requirements

1. We require photos of the following (We will accept appraisal photos and **current** real estate photos found online):
 - a. The front, back, and roof of any dwellings
 - b. Outbuildings
 - c. Woodstoves
 - d. Unusual structures such as pools (including their fencing), trampolines, etc.
2. An inspection report of any woodstoves. Our woodstove inspection report can be found at shenandoahmutual.com under the Resources tab.
3. If an application includes an Auto Discount, a copy of the client's auto insurance declaration page must be provided.
4. A Replacement Cost Estimator (RCE) must be provided if one of the following is true:
 - a. If an application is written on a Homeowners.
 - b. If a Mobile Homeowners application includes replacement cost (form ML-200).
 - c. If an application is written on a FL-2 or FL-3 when insuring a dwelling.
5. When insuring any item of jewelry for \$5,000 or more, a gemologist report must be provided. When insuring jewelry for less than \$5,000, a copy of the bill of sale must be provided.
6. When insuring equipment on a Farm Fire policy that has additional perils' coverage, the make, model, and serial number must be listed on the Equipment form.
7. If an application includes an Alarm System discount, a copy of the service contract must be provided.
8. If an application includes farm liability, the addresses of **all** locations used for farming must be listed on form ML-29 or GL-2.
9. Please email any required photos and documents within 5 days after submitting an application. Thereafter, a notice of cancellation will be sent to the applicant and agent informing them of the reason for cancellation.
10. Agent Binding Authority will be restricted by company when severe weather or wildfire threatens to cause property damage. If this occurs, you will receive a notice when logging onto the quoting system.

Agent Limits on Binding Authority

All Risks that exceed these limits need approval from Underwriting

Homeowners Program Form 2 & Form 3:

RISK	COV. LIMIT
DWELLING	\$750,000
ANY SINGLE SCHEDULED ITEM (FORM ML-61)	\$10,000

Mobile Homeowners Program Form 2 & Form 3:

RISK	COV. LIMIT
SINGLEWIDE	\$60,000
DOUBLEWIDE	\$150,000

Homeowners Program Personal Property Form 4:

RISK	COV. LIMIT
PERSON PROPERTY	\$150,000
ANY SINGLE SCHEDULED ITEM (FORM ML-61)	\$10,000

Dwelling Program FL-1, FL-2, & FL-3:

RISK	COV. LIMIT
SINGLE FAMILY DWELLING	\$750,000
MULTIPLE FAMILY DWELLING (UP TO 4)	\$750,000
CONTENT (TENANT OCC.)	\$25,000

Dwelling Mobile Home Program FL-1, FL-2, & FL-3:

RISK	COV. LIMIT
SINGLEWIDE	\$60,000
DOUBLEWIDE	\$150,000

Condo Properties Program

RISK	COV. LIMIT
STRUCTURE AND CONTENTS	\$150,000

Commercial Properties Program:

RISK	COV. LIMIT
STRUCTURE AND CONTENTS	\$750,000

Farm Fire Program:

RISK	COV. LIMIT
SINGLE STRUCTURE OR CONTENT	\$300,000
ANY SINGLE SCHEDULED EQUIPMENT/ITEM	\$125,000
LIVESTOCK (BLANKET OR SCHEDULED)	\$100,000
MISC. MACHINERY (BLANKET)	\$100,000

Standard Fire Program:

RISK	COV. LIMIT
STRUCTURE AND CONTENTS	\$125,000

If a Risk in question does not meet a requirement, we will always attempt to work with agents to assist in placing coverage. Please call underwriting to discuss.