

Dwelling Special Coverage

RealtyRisk Insurance LLC

PROSPECTUS — DWELLING SPECIAL COVERAGE

Product Overview

Flexible, open-peril dwelling policy for owner-occupied and non-owner-occupied 1-4 family residential structures.

Who It's For

Individual property owners seeking broad, customisable coverage for a single dwelling including condos, townhomes, and small investment properties.

Coverage Highlights

- Dwelling: Replacement cost, open-peril (DP-3)
- Other Structures: 10% of dwelling limit
- Personal Property: Actual cash value or replacement cost
- Loss of Use / Fair Rental Value: Up to 12 months
- Liability: \$100,000–\$500,000
- Optional: Scheduled personal property, earthquake, flood endorsements

Policy Terms

- Carrier: Non-admitted / surplus-lines or admitted depending on risk
- Term: 12 months
- Deductible: \$1,000–\$5,000 options

Contact RealtyRisk Insurance LLC for a personalised quote.