

# HPIA

Hawaii Property Insurance Association

P.O. Box 1520, Honolulu, HI 96806-1520

## DWELLING FIRE 89 PROGRAM – QUICK REFERENCE GUIDE

Effective September 1, 2011 New Business / September 15, 2011 Renewals

TERRITORY/LOCATION	POLICY PREFIX
All Territories - Lava	HLF
All Territories – Non-Lava	HNF

### COVERAGE AND LIMITS (Private Residential Purposes Only)

COVERAGE	DWELLING FIRE 2 BROAD FORM
A - Dwelling	\$50,000 - \$350,000
B – Other Structures	10% of Coverage A (included in policy form)
C – Personal Property	\$10,000 - \$25,000
D – Rental Value	10% of Coverage A (included in policy form for both Coverages D and E)
E – Additional Living Expense	

### COVERAGES NOT AVAILABLE

- Coverage L – Personal Liability
- Coverage M – Medical Payments to Others
- Additional Coverage for Other Structures, Rental Value and Additional Living Expense

### DEDUCTIBLES

\$500	\$1,000	\$2,000	\$3,000
-------	---------	---------	---------

### POLICY FORMS

Form Number	Form Description	Notes
DP 00 02 0788	Dwelling Property 2 Broad Form	1 location per TMK
DP 01 52 1298	Special Provisions - Hawaii	
DP 04 41 0788	Additional Insured – Described Location	
DP 04 42 0788	Optional Inclusion - Hawaii	
DP 05 18 0694	Hurricane Exclusion - Hawaii	

### CHECK LIST

	APPLICATION – Completed in Full (New Biz effective date is date received in our office)
	Replacement Cost Estimator (TMK required)
	Two (2) Photos Required (front & rear view of dwelling)
	Homeowners/Dwelling Fire Supplemental Form (dwelling more than 30 years of age)
	Acknowledgement of Hurricane & Flood Coverage Exclusion
	Indicated Premium (\$250 deposit premium must be attached)
	Declinations by two (2) Companies (provide names)