

HPIA

Hawaii Property Insurance Association

745 Fort Street Mall Suite 1100 Honolulu, HI 96813

DWELLING FIRE 89 PROGRAM – QUICK REFERENCE GUIDE

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

COVERAGE AND LIMITS (Private Residential Purposes Only – No business conducted on premise)

COVERAGE	DWELLING FIRE 2 BROAD FORM
A - Dwelling	\$50,000 - \$450,000
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
E – Additional Living Expense	Coverages D and E

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
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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	Mandatory
DP 04 41 0788	Additional Insured – Described Location	
DP 04 42 0788	Optional Inclusion - Hawaii	Mandatory
DP 05 18 0694	Hurricane Exclusion - Hawaii	Mandatory

NEW BUSINESS CHECK LIST – All required forms are available on the website for download

Acord Application – Completed in Full (New Business effective date is later of complete submission receipt date or deposit check receipt date (received in our office))
New Business Submission Supplemental Information and Checklist
Replacement Cost Estimator (RCE version HPIA 1006 09/22)
Two (2) Current, Clear and Bright Color Photos Required (front & rear view of dwelling)
One (1) Current, Clear and Bright Color Photo of Water Catchment Tank (If applicable)
Homeowners/Dwelling Fire Supplemental Questionnaire (If dwelling is more than 30 years of age)
Signed Acknowledgement of Hurricane, Flood & Earthquake Coverage Exclusion
Indicated Premium (Quote) & Copy of \$250 deposit check
OPUS and County Tax Record or MLS

REFERENCE INFORMATION

www.hpiainfo.com - See Forms for Download

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