

# HPIA

Hawaii Property Insurance Association

700 Bishop Street 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 (DP-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 <b>later</b> of complete submission receipt date or date deposit check is received in our office)
New Business Submission Supplemental Information and Checklist
HPIA Replacement Cost Estimator (RCE) - version HPIA 1006 09/22
Two (2) Current, Clear and Bright Color Photos (front & rear view of all structures)
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 (ICE Rating or Quote provided by HPIA)
OPUS
County Tax Record or MLS

### REFERENCE INFORMATION

[www.hpiainfo.com](http://www.hpiainfo.com) – Visit the Forms for Download page for all required forms

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Phone: (808) 585-3524 • Fax: (808) 585-3510 • [hpia@marsh.com](mailto:hpia@marsh.com) • [www.hpiainfo.com](http://www.hpiainfo.com)