DW1 DW2 DW3	**COV A:** **DW1** Min. $100,000 – Max. $750,000 **DW2** Min. $150,000 – Max $750,000 **DW3** Min. $150,000 – Max $750,000 **COV C:** **DW1** Min. $1,000 – Max. $150,000 **DW2/DW3** Min. $4000 – Max. $150,000 **COV E:** **Personal Liability Optional - subject to underwriting approval** $100,000, $300,000 **COV F:** Optional **Medical Payments** $1,000 Dwellings are required to have had updates to wiring, plumbing, heating, and roofing within the last **35 years**. **Occupancy:** Property may be tenant-occupied, secondary, seasonal, or owner-occupied.
Ineligible Risks DW	*Risks that are vacant or unoccupied. *Risks that are camps, farms or ranches (underwriting discretion). *Risks with any commercial and/or business operations on premises. *Dwelling is under construction or major renovation. *Risks with any uncorrected code violations or any open claims. *Risks not readily accessible year round to fire department equipment on at least 3 sides. *Dwelling located over water or partially over water and/or accessible by boat only. *Dwelling is a metal building, converted commercial building, mobile home, condo, or barndominium. *Risks with a Wood Burning Stove (acceptable with contractor's statement of proper installation). *If liability is requested:* *Dwellings with stairways of 3 or more steps without handrails. *Risks with excessive or unusual liability exposures such as elevated porches, trampolines, slides, unprotected pools/ponds, or diving boards. *Applicants with exotic animals and or pets with history of causing injury. *Applicant with the following breed regardless of %: Akita, American Bulldog, Catahoula Leopard, Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, or Wolf. ** *Additional ineligible risks located in the Dwelling Manual.*
RCE	SafePoint uses the ISO 360 Replacement Cost Estimator to establish Insurance-to-Value, and makes it available to our agents during the quoting process. RCE is required for all programs placed with SafePoint. Please note DW1 program requires the Dwelling Supplement – Loss Settlement for DWG1 form when Coverage A is less than 100%. **Please note loss settlement for DW1 is Actual Cash Value.**
Deductibles/ Credits	**All Other Perils:** $2500, $5,000 $10,000 **Hurricane:** 2%, 3%, 5% Wind Mitigation Credits, BCEG, IBHS Roof
Optional Coverages	**Equipment Breakdown** - $100,000 Limit, **Permitted Incidental Occupancy** (owner- occupied), **Personal Liability**
Payment Plans	*Credit Cards, Echeck & Premium Financing Accepted for New Business and Payments (MasterCard, Visa, Discover Accepted)* *Minimum written premium to qualify for installment billing: $400*

Full Pay	Mortgagee billed policies are not eligible for payment plans.		
Payment Plans	**Down Pay**	**60 days**	**150 days**	**240 days**
Semi-Annual Pay	55% Down*		45%**	
Quarterly Pay	40% Down*	20%**	20%**	20%**

** Add $6 Installment Fee

Contact Info	**Customer Service:** 1-855-509-3432 **Fax:** 1-813-534-5096 **Claims:** 1-855-252-4615

	Mailing Address: **Overnight Payment:**
	Cajun Underwriters Cajun Underwriters
	PO BOX 292865 8761 N 56TH Street
	Tampa, FL 33687 BOX 292547
	                                   Tampa, FL 33617
	
	Email:
	policyservices@cajunuw.com
	marketing@cajunuw.com
	claims@cajunuw.com
	
	Agency Relations Managers: Dan O'Brien **(813.579.9881)** *dobrien@cajunuw.com*
	                                          Elias Ackal (**225.888.1143**) e*ackal@cajunuw.com*
	Website: cajunuw.com
	Customer and **Agent Portal** available to manage policy, file a claim, or make a payment.

Cajun Underwriters is a reciprocal exchange and the Total Policy Premium includes a **Surplus Contribution.** The surplus contribution is a small fee – 10 percent of the premium. **Subscriber Agreement** may be completed digitally on our website.

This guide is a summary of coverages and underwriting guidelines from the **Cajun Underwriters Select** Dwelling program and is for informational purposes only. All filed and approved rules and rates are located in the Underwriting Manuals.