



# Underwriting Guidelines

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## Basic Information

Created by statute in 1968, the Ohio FAIR Plan (OFP) provides basic property insurance for eligible property that is uninsurable in the normal insurance market.

No environmental conditions can be given consideration by OFP according to the statute.

Support for OFP is provided by all insurance companies that write property insurance in the state of Ohio. Furthermore, OFP is regulated by the Ohio Department of Insurance.

Available coverages through the Ohio FAIR Plan are under the Homeowners, Dwelling Property, Commercial Property, Farm Fire, and Residential and Commercial Crime Programs. Additionally, the Ohio FAIR Plan has programs for properties under formal rehabilitation.

Homeowners coverage is available for eligible property under the Homeowners 8 – Limited Form (HO 0008), Homeowners 3 – Special Form (HO 0003), Homeowners 4 – Contents Broad Form (HO 0004), and Homeowners 6 – Unit-owners Form (HO 0006). Coverage under the HO 00 03 form may be written with the HO 4856 (Modified Replacement Cost Terms) to provide compliance with coinsurance/insurance to value limitations of the coverage forms.

Dwelling Property coverage is available for eligible 1-4 family dwellings under the Dwelling Property Basic Form (DP 0001).

Commercial Property coverage is available for non-manufacturing eligible property under the Basic Perils Part (CP 0082).

Farm Fire coverage is available for eligible farm property under the FL1, FL6, FL402, and FL20 coverage forms.

Residential Crime coverage is available for eligible property under the Residential Crime Insurance Policy OCI-R-2.

Commercial Crime coverage is available for eligible property under the Commercial Crime Insurance Policy OCI-C-2.

Rehabilitation coverage is available for eligible residential dwellings.

Per Ohio Administrative Code 3901-1-18(F)(1), the maximum limits of liability for real and personal property coverage contained within basic property insurance and homeowners' insurance per location through the association is \$2,000,000. The maximum limit of liability is the total aggregation of underlying coverage limits per location for the building and contents or dwelling and personal property.

Cancellations and non-replacements of coverage through OFP will specify the reasons for such action and will be handled in compliance with the contract for insurance. Appropriate return premiums will be made payable to the insured or designated party. Instructions on how to file an appeal with the OFP Board of Governors will be offered within the notice.

Notices of non-eligibility for coverage through the Ohio FAIR Plan will specify reasons for such non-eligibility and any appropriate refund of premium will be made payable to the applicant or designated party. Instructions on how to file an appeal with the OFP Board of Governors will be offered within the notice.

No licensed agent shall hold himself out as an agent of the Ohio FAIR plan or have any authority to bind insurance for the Ohio FAIR plan. However, all Ohio-licensed property and casualty agents have the responsibility to assist individuals who apply for coverage through the Ohio FAIR Plan (Ohio Administrative Rule 3901-1-18(E)(1) and (E)(2)).

## Homeowners 8 Coverage

Coverage provided: HO 0008 coverage form

### *Insurance for the perils of:*

Fire	Aircraft Damage	Theft (\$1,000 or \$5,000 maximum)
Lightning	Vehicle Damage	Volcanic Eruption
Windstorm	Smoke Damage	Personal Liability
Hail	Vandalism	(\$100,000 or \$300,000)
Explosion	Malicious Mischief	Medical Payments to Others (\$1,000 maximum)
Riot or Civil Commotion	Sinkhole Collapse	

### *Underwriting Criteria*

1. Property must be free from any loss-producing hazards and/or deficiencies
2. Property must be a one, two, three, or four family owner-occupied dwelling that is not a farm, commercial risk, or under construction
  - a. If the dwelling is a mobile or manufactured home, it must be used for private residential purposes, not be self-propelled, and be permanently situated at a fixed location
  - b. If the property is seasonal,
    - i. it must be identified as seasonal to OFP,
    - ii. must have continuous unoccupancy of three or more consecutive months during a one year period,
    - iii. may not be rented to others,
    - iv. may not be for sale, and
    - v. may not be vacant
3. Property must be the owner's primary residence (unless seasonal)
4. At least 50% of the dwelling must be occupied
5. Property may not be in foreclosure, litigation, or receivership
6. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the HO 00 08 coverage form
7. Dwelling structure must have coverage equal to or greater than \$15,000
8. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
9. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
10. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
11. Property must have been denied the coverage sought by at least two insurance companies
12. Property may not have delinquent taxes, assessments, penalties or other such charges due

13. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
14. Applications submitted for coverage must be fully and correctly completed
15. Property must be free from the presence of any aggressive or vicious animal(s) including but not limited to pit bulls and pit bull mixes or canine liability must be excluded via endorsement
16. Property must have handrails installed on all stairs (greater than 3 steps) and porches
17. If the property has an inground swimming pool, it must be completely fenced
18. If the property has an above ground swimming pool, it must have a gate preventing unauthorized access
19. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
20. Outstanding issues from prior OFP coverage must be fully resolved

## Homeowners 3 Coverage

Coverage provided: HO 0003 coverage form

The HO 0003 provides coverage to the Residence and Related Private Structures for all perils which are not excluded under the coverage form. Coverage for Personal Property is provided for the perils named in the coverage form.

### *Underwriting criteria*

1. Dwelling structure must have coverage equal to or greater than \$25,000
2. Dwelling structure coverage carried must be at least 50% of the replacement cost
3. Property must be free from any loss-producing hazards and/or deficiencies
4. Property must be a one, two, three, or four family owner-occupied dwelling (not mobile, manufactured, or trailer home) that is not seasonal, a farm, commercial risk, or under construction
5. Property must be the owner's primary residence
6. At least 50% of the dwelling must be occupied
7. Property may not be in foreclosure, litigation, or receivership
8. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the HO 00 03 coverage form
9. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
10. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
11. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
12. Property must have been denied the coverage sought by at least two insurance companies
13. Property may not have delinquent taxes, assessments, penalties or other such charges due
14. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
15. Applications submitted for coverage must be fully and correctly completed
16. Property must be free from the presence of any aggressive or vicious animal(s) including pit bulls and pit bull mixes or canine liability must be excluded via endorsement
17. Property must have handrails installed on all stairs (greater than 3 steps) and porches
18. If the property has an inground swimming pool, it must be completely fenced
19. If the property has an above ground swimming pool, it must have a gate preventing unauthorized access
20. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
21. Outstanding issues from prior OFP coverage must be fully resolved

## Homeowners 6 Coverage

Coverage provided: HO 0006 coverage form

### *Insurance for the perils of:*

Fire	Vandalism	Freezing
Lightning	Malicious Mischief	Sudden And Accidental Damage
Windstorm	Theft	From Artificially Generated Electrical Current
Hail	Falling Objects	Volcanic Eruption
Explosion	Weight of Ice, Snow or Sleet	Sinkhole Collapse
Riot or Civil Commotion	Accidental Discharge or Overflow of Water or Steam	Personal Liability (\$100,000 or \$300,000)
Aircraft		
Vehicles	Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging	Medical Payments to Others (\$1,000 maximum)
Smoke		

### *Underwriting Criteria*

1. Property must be the owner's primary residence
2. Property must be a condominium
3. Property must be an owner-occupied dwelling (not seasonal or under construction)
4. The condominium unit may not be occupied by more than one additional family or two boarders or roomers
5. Dwelling coverage must be equal to or greater than \$5,000 and Personal Property coverage must be equal to or greater than \$10,000
6. Property may not be insured for more than the replacement cost of the insured's ownership in the condominium unit
7. Property must be free from any loss-producing hazards and/or deficiencies
8. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the HO 00 06 coverage form
9. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
10. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
11. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
12. The condominium unit may not have delinquent taxes, assessments, penalties or other such charges due
13. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
14. Property may not be in foreclosure, litigation, or receivership
15. Property must have been denied the coverage sought by at least two insurance companies
16. Applications submitted for coverage must be fully and correctly completed

17. Property must be free from the presence of any aggressive or vicious animal(s) including but not limited to pit bulls and pit bull mixes or canine liability must be excluded via endorsement
18. Property must have handrails installed on all stairs (greater than 3 steps) and porches
19. If the property has a swimming pool, it must be completely fenced
20. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
21. Outstanding issues from prior OFP coverage must be fully resolved

## Homeowners 4 Coverage

Coverage provided: HO 00 04 coverage form

### *Insurance for the perils of:*

Fire	Vandalism	Freezing
Lightning	Malicious Mischief	Sudden And Accidental Damage
Windstorm	Theft	From Artificially Generated Electrical Current
Hail	Falling Objects	
Explosion	Weight of Ice, Snow Or Sleet	Sinkhole Collapse
Riot or Civil Commotion	Accidental Discharge Or Overflow Of Water Or Steam	Volcanic Eruption
Aircraft		Personal Liability (\$100,000 or \$300,000)
Vehicles	Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging	Medical Payments to Others (\$1,000 maximum)
Smoke		

### *Underwriting Criteria*

1. Property must be the applicant's primary residence
2. The dwelling or apartment unit may not be occupied by more than one additional family or two boarders or roomers
3. Personal Property coverage must be equal to or greater than \$5,000
4. The dwelling or apartment unit must be free from any loss-producing hazards and/or deficiencies
5. The dwelling or apartment unit may not have unrepairs damage or unsettled losses from any perils which would be insurable under the HO 0004 coverage form
6. The dwelling or apartment unit must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
7. The dwelling or apartment unit may not be occupied by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
8. The dwelling or apartment unit may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
9. The dwelling or apartment unit may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
10. The dwelling or apartment unit must have been denied the coverage sought by at least two insurance companies
11. Applications submitted for coverage must be fully and correctly completed
12. The dwelling or apartment unit must be free from the presence of any aggressive or vicious animal(s) including but not limited to pit bulls and pit bull mixes or canine liability must be excluded via endorsement
13. The dwelling or apartment unit must have handrails installed on all stairs (greater than 3 steps) and porches
14. If the property has an inground swimming pool, it must be completely fenced

15. If the property has an above ground swimming pool, it must have a gate preventing unauthorized access
16. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
17. Outstanding issues from prior OFP coverage must be fully resolved

## Dwelling Property Coverage

Coverage provided: DP 0001 coverage form

### *Insurance for the perils of:*

<i>Mandatory:</i>	<i>If Extended Coverage applies:</i>	<i>If VMM applies:</i>
Fire	Windstorm	Vandalism
Lightning	Hail	Malicious Mischief
Explosion	Riot or Civil Commotion	
	Aircraft	
	Vehicles	<i>If requested:</i>
	Smoke	Earthquake

### *Coverages Available*

1. Dwelling Coverage may be requested up to the dwelling's Actual Cash Value
2. Liability Coverage is not offered
3. All coverages are settled at Actual Cash Value
4. Private Structures Coverage (for garages, sheds, fences, etc.) is not included but may be requested up to the structure's Actual Cash Value
5. Coverage must be written for a minimum of \$1,000 of either Dwelling or Personal Property
6. The minimum premium is \$100
7. If a policy has Dwelling Coverage, Additional Living Costs and Fair Rental Value Coverage is included for 10% of the Dwelling Coverage
8. If a policy has Dwelling Coverage, Ordinance or Law Coverage is included for 10% of the Dwelling Coverage
9. If Earthquake Coverage is requested, a 5% deductible applies

### *Underwriting criteria*

1. The person or organization applying for insurance must own the property or be in a contract to sell or purchase the property.
2. A Dwelling Property policy may be issued to cover:
  - a one, two, three, or four family dwelling used for private residential purposes;
  - a private residential dwelling in a row house or townhouse that contains not more than four family units per fire division;
  - a mobile or manufactured home used for private residential purposes that is not self-propelled and is permanently situated at a fixed location;
  - a condominium or co-operative unit-owner's interest in additions, alterations, structures, installations, and other items;

- e. personal property located in a one, two, three, or four family dwelling, row house, or townhouse; a mobile or manufactured home; a private structure; an apartment; or a condominium or co-operative unit; or
- f. a seasonal dwelling, mobile or manufactured home, or condominium or co-operative unit that otherwise meets eligibility requirements.

3. If the property is seasonal, it must be identified as seasonal to OFP and must have continuous unoccupancy of three or more consecutive months during a one year period
4. At least 50% of the property must be occupied. If property is undergoing active rehabilitation, see Rehabilitation Coverage
5. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
6. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
7. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the DP 0001 coverage form. If property is undergoing repair of loss from any such peril, see Rehabilitation Coverage.
8. Property must be secured from trespass
9. Property may not be in danger of collapse
10. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
11. Property must have been denied the coverage sought by at least two insurance companies
12. Property may not have delinquent taxes, assessments, penalties or other such charges due
13. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
14. Property may not be insured for an amount in excess of actual cash value (replacement cost less depreciation and uninsurable items)
15. Applications submitted for coverage must be fully and correctly completed
16. Outstanding issues from prior OFP coverage must be fully resolved.

## Commercial Property Coverage

Coverage provided: CP 0082 coverage form

### *Insurance for the perils of:*

Fire	Hail	Sinkhole Collapse
Lightning	Smoke	Volcanic Action
Explosion	Aircraft	Vandalism
Sonic Boom	Vehicles	
Windstorm	Riot or Civil Commotion	

### *Underwriting Criteria*

1. Manufacturing must not be done on the property.
2. Property must be at least 50% occupied. If property is undergoing active rehabilitation, see Rehabilitation Coverage.
3. Property must be substantially occupied and used.
4. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
5. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
6. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the CP 0082 coverage form. If property is undergoing repair of loss from any such peril, see Rehabilitation Coverage.
7. Property must be secured from trespass
8. Property may not be in danger of collapse
9. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
10. Property must have been denied the coverage sought by at least two insurance companies
11. Property may not have delinquent taxes, assessments, penalties or other such charges due
12. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
13. Property may not be insured for an amount in excess of actual cash value (replacement cost less depreciation and uninsurable items)
14. Applications submitted for coverage must be fully and correctly completed
15. Risks with commercial cooking are required to have at least two hand fire extinguishers in the cooking area if coverage being sought is less than \$50,000 (total coverage for building and/or contents). If insurance sought is over \$50,000, the property must have properly installed automatic extinguishing systems over all cooking surfaces. A current maintenance certificate for the automatic extinguishing system must be submitted.
16. Risks with spray painting on premises are required to have a spray paint booth. All paint spraying must be done in a smooth, non-combustible, non-porous finish booth with non-combustible door. Exhaust fan blades must be of non-metal material and all wiring must be explosion and vapor-proof.

17. Risks that have storage of flammable liquids must have those liquids stored in their original unopened containers or in UL approved containers.
18. Bowling Alleys must have any pin refinishing accomplished off-premises and the business must be closed during lane refinishing. A professional refinishing firm must perform the lane refinishing.
19. Risks with a boiler must have a current Certificate of Operation from the State of Ohio. A copy of the certificate must be submitted.

## Farm Fire Coverage

Coverage provided: FL1, FL6, FL402, and FL20 coverage forms

### *Insurance for the perils of:*

Fire	Aircraft	Volcanic Action
Lightning	Vehicles	Collision
Windstorm	Smoke	
Hail	Vandalism	
Explosion	Theft of Farm Property	
Riot or Civil Commotion	Sinkhole Collapse	

### *Underwriting Criteria*

1. Property must be at least 50% occupied. If property is undergoing active rehabilitation, see Rehabilitation Coverage.
2. Property must be free of specific characteristics of ownership, condition, occupancy and maintenance that violate law or public policy and/or may result in increased exposure to loss
3. Property may not be owned by any individual(s) who has been convicted of arson or who has misrepresented the property by false information on the application(s)
4. Property may not have unrepairs damage or unsettled losses from any perils which would be insurable under the applicable farm coverage forms.
5. Property must be secured from trespass
6. Property may not be in danger of collapse
7. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
8. Property must have been denied the coverage sought by at least two insurance companies
9. Property may not have delinquent taxes, assessments, penalties or other such charges due
10. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
11. Applications submitted for coverage must be fully and correctly completed

## Residential Crime Coverage

Coverage provided: OCI-R-2 coverage form

Coverage may be purchased in the amount of \$1,000, \$3,000, \$5,000, \$7,000, or \$10,000

Coverage is provided for Burglary, Robbery, and for Damage to the structure during a burglary or robbery

Special Limitations under the OCI-R-2 are a \$1,500 aggregate per occurrence or \$500 for any one article of jewelry, articles of gold, silver or platinum, furs, fine arts, antiques, coin or stamp collections, \$200 for cash and \$500 for securities

### *Underwriting Criteria*

1. Property external doors, other than sliding doors, must have either a dead bolt or a self-locking dead latch
2. All sliding doors and windows opening onto stairways, porches, platforms or other areas, which give access to the inside of the residence, must be equipped with some type of locking device
3. Property must have been denied the coverage sought by at least two insurance companies
4. Property may not have delinquent taxes, assessments, penalties or other such charges due
5. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
6. The application for Residential Crime Insurance must be fully and correctly completed

## Commercial Crime Coverage

Coverage provided: OCI-C-2 coverage form

Coverage may be purchased in increments of \$1,000 up to a maximum of \$15,000

Coverage may be purchased for Burglary only, for Robbery only, or for a combination of Burglary and Robbery in uniform and varying amounts

Special Limitations under the OCI-C-2 are:

1. Burglary losses of money or securities or of any item of jewelry with a cash value in excess of \$50.00 will not be paid unless the items are forcibly extracted from a locked safe
2. There is a limit of \$5,000, if the safe is not rated as a class E or better
3. Outside robbery losses in excess of \$5,000 will not be paid unless the insured or his messenger is accompanied by an armed guard

### *Underwriting Criteria*

1. Property doors, doorways, storefront windows and accessible openings must be adequately protected during non-business hours by bars, grillwork, and locking devices
2. Some properties are required to have alarm systems; the occupancy of the property determines the need for such alarm systems-contact the Ohio FAIR Plan to determine what type (central station, silent, or local) of alarm system is required for the property sought to be insured
3. Property must have been denied the coverage sought by at least two insurance companies
4. Property may not have delinquent taxes, assessments, penalties or other such charges due
5. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
6. The application for Commercial Crime Insurance must be fully and correctly completed

## **Rehabilitation Coverage**

The Ohio FAIR Plan provides coverage on properties that are under formal rehabilitation. The application and/or property must meet the following requirements:

1. The property must be vacant and secured from trespass while under rehabilitation.
2. With the exception of the occupancy requirement, the property must meet the Dwelling Property guidelines.
3. Signed contracts must accompany applications for properties with unrepairs loss damage.
4. An itemized list of repairs plus the approximate cost and timeframe of each repair must accompany all applications.
5. For an increase in coverage over the original purchase price, paid material receipts may be submitted for all self-finished work.
6. The planned rehabilitation work must be significant with anticipated repairs to electrical and heating systems, significant repairs to the physical condition of the property, and plumbing repair and replacement. The rehabilitation work may not be mere renovation of a cosmetic nature.
7. The rehabilitation work must start within 30 days of the coverage effective date
8. The maximum length of coverage is one year.
9. The property will be inspected to verify that the property is vacant and secured from trespass. This may be followed by periodic inspections throughout the year to determine and verify the progress of the rehabilitation work.
10. The policy will be issued for Fire and Extended Coverages only. If specifically requested on residential dwellings, Vandalism & Malicious Mischief may be added.
11. When the work is completed, the Ohio FAIR Plan must be notified of that completion. OFP will cancel coverage. The customer may apply for a different type of coverage with OFP if needed.
12. Unless a subsequent significant loss occurs, a property is not eligible for another rehabilitation policy for five years.