



Ohio FAIR Plan
Underwriting Association

Underwriting Guidelines

Effective 4/2023

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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 Fire, Commercial Fire, 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 – Modified Coverage Form (HO 00 08), Homeowners 2 – Broad Form (HO 00 02), Homeowners 3 – Special Form (HO 00 03), Homeowners 4 – Contents Broad Form (HO 00 04), and Homeowners 6 – Unit-owners Form (HO 00 06). Coverage under the HO 00 02 and the HO 00 03 forms may be written with the HO 04 56 (the Special Loss Settlement Form) to provide compliance with coinsurance/insurance to value limitations of the coverage forms.

Dwelling Fire coverage is available for eligible 1-4 family dwellings under the Dwelling Property 1 – Basic Form (DP 00 01). Liability coverage is also available under the Personal Liability Coverage Form DL 24 01 for eligible 1-4 family dwellings occupied by the named insured and in association with Dwelling Fire Policies written by the Ohio FAIR Plan.

Commercial Fire coverage is available for non-manufacturing eligible property under the Standard Property Policy (Commercial) CP 00 99.

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 and commercial buildings.

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 00 08 coverage form

Insurance for the perils of:

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

Underwriting Criteria

1. Property must be free from any loss-producing hazards and/or deficiencies
2. Property must be a one or two family dwelling structure (not mobile, manufactured, or trailer home)
3. Property must be an owner-occupied dwelling (not seasonal, farm, commercial, or under construction)
4. Property may not be in foreclosure, litigation, or receivership
5. Property may not have unrepaired damage or unsettled losses from any perils which would be insurable under the HO 00 08 coverage form
6. Dwelling structure must have coverage equal to or greater than \$15,000
7. 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
8. 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)
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. Applications submitted for coverage must be fully and correctly completed
14. 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
15. Property must have handrails installed on all stairs (greater than 3 steps) and porches
16. If the property has a swimming pool, it must be completely fenced
17. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
18. Property must be the owner's primary residence.

Homeowners 2 Coverage

Coverage provided: HO 00 02 coverage form

Insurance for the perils of:

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

Underwriting Criteria

1. Property must be free from any loss-producing hazards and/or deficiencies
2. Property must be a one or two family dwelling structure (not mobile, manufactured, or trailer home)
3. Property must be an owner-occupied dwelling (not seasonal, farm, commercial, or under construction)
4. Property may not be in foreclosure, litigation, or receivership
5. Property may not have unrepaired damage or unsettled losses from any perils which would be insurable under the HO 00 02 coverage form
6. Dwelling structure must have coverage equal to or greater than \$25,000
7. Dwelling structure coverage carried must be at least 50% of the replacement cost
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

16. Property must have handrails installed on all stairs (greater than 3 steps) and porches
17. If the property has a swimming pool, it must be completely fenced
18. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
19. Property must be the owner's primary residence

Homeowners 3 Coverage

Coverage provided: HO 00 03 coverage form

The HO 00 03 provides coverage for all perils which are not excluded under 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 or two family dwelling structure (not mobile, manufactured, or trailer home)
5. Property must be an owner-occupied dwelling (not seasonal, farm, commercial, or under construction)
6. Property may not be in foreclosure, litigation, or receivership
7. Property may not have unrepaired damage or unsettled losses from any perils which would be insurable under the HO 00 03 coverage form
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 pit bulls and pit bull mixes
16. Property must have handrails installed on all stairs (greater than 3 steps) and porches
17. If the property has a swimming pool, it must be completely fenced
18. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required
19. Property must be the owner's primary residence.

Homeowners 6 Coverage

Coverage provided: HO 00 06 coverage form

Insurance for the perils of:

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

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 From Artificially Generated Electrical Current
Windstorm	Theft	Volcanic Eruption
Hail	Falling Objects	Personal Liability (\$100,000)
Explosion	Weight of Ice, Snow Or Sleet	Medical Payments to Others (\$1,000 maximum)
Riot or Civil Commotion	Accidental Discharge Or Overflow Of Water Or Steam	
Aircraft	Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging	
Vehicles		
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 \$6,000
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 unrepaired damage or unsettled losses from any perils which would be insurable under the HO 00 04 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
13. The dwelling or apartment unit must have handrails installed on all stairs (greater than 3 steps) and porches
14. If the property has a swimming pool, it must be completely fenced
15. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required

Dwelling Fire Coverage

Coverage provided: DP 00 01 coverage form

Insurance for the perils of:

Mandatory:

Fire

Lightning

Internal Explosion

If Extended Coverage applies:

Windstorm

Hail

Explosion

Riot or Civil Commotion

Aircraft

Vehicles

Smoke

If VMM applies:

Vandalism

Malicious Mischief

Underwriting criteria

1. The structure must:
 - a. be used solely for residential purposes except that certain incidental occupancies or up to 5 roomers or boarders are permitted
 - b. contain four or fewer apartments
 - c. be a dwelling building or a tied-down, on-foundation mobile, manufactured, or trailer home
 - d. be at a permanent/fixed location
2. If insuring contents only, the contents must:
 - a. be in a structure or a unit (apartment) which is used solely for residential purposes
 - b. be in a tied-down, on-foundation mobile, manufactured, or trailer home
 - c. be contents usual to a residential occupancy
3. If the property is seasonal, it must be identified as seasonal to OFP and must, therefore, have continuous unoccupancy of three or more consecutive months during a one year period
4. Property must be at least 50% occupied. If property is undergoing active rehabilitation, see Rehabilitation Coverage Through OFP
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 unrepaired damage or unsettled losses from any perils which would be insurable under the DP 00 01 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

Personal Liability Coverage

Coverage provided: DL 24 01 coverage form

Personal Liability coverage is provided via Coverage L for \$100,000 and via Coverage M for \$1,000 per person for medical payments to others. These limits may not be increased.

Underwriting criteria

1. Coverage is available only when the DL 24 01 form is attached to an Ohio FAIR Plan Dwelling Fire Policy
2. Coverage is available only for residence premises occupied by the owner or by a tenant if that tenant is the named insured (this coverage is not available to non-resident landlords)
3. Property may have no loss-producing hazards such as trip, slip, and fall hazards
4. Property must have handrails installed on all stairs (greater than 3 steps) and porches
5. 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
6. If the property has a swimming pool, it must be completely fenced
7. If the property has a hot tub and/or trampoline, then a fence/protective barrier is required

Commercial Fire Coverage

Coverage provided: CP 00 99 coverage form

Insurance for the perils of:

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

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 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
4. 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)
5. Property may not have unrepaired damage or unsettled losses from any perils which would be insurable under the CP 00 99 coverage form. If property is undergoing repair of loss from any such peril, see Rehabilitation Coverage.
6. Property must be secured from trespass
7. Property may not be in danger of collapse
8. Property may not have sustained loss which was caused by the gross negligence or carelessness of the insured/applicant
9. Property must have been denied the coverage sought by at least two insurance companies
10. Property may not have delinquent taxes, assessments, penalties or other such charges due
11. Property may not be in violation of any building, housing, air pollution, sanitation, health, fire or safety code, ordinance or rule
12. Property may not be insured for an amount in excess of actual cash value (replacement cost less depreciation and uninsurable items)
13. Applications submitted for coverage must be fully and correctly completed
14. 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. Both installation and maintenance certificate must be forwarded evidencing the automatic extinguishing system.
15. 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.
16. Risks that have storage of flammable liquids must have those liquids stored in their original unopened containers or in UL approved containers. No more than 10 gallons should be on premises at any one

time and these should be stored in a locked UL approved metal cabinet. Large quantities of unopened cans should be stored in a vented room outside of the premises.

17. 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.

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 unrepaired 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. With the exception of the occupancy requirement, the property must meet the Dwelling Fire or Commercial Property guidelines.
2. Copies of all contracts that have been signed for rehabilitation efforts must accompany the application. The contracts must be signed by both the property owner and the contractor and must be specific with regard to all work to be performed indicating the anticipated work start and completion dates and the cost of all such efforts.
 - a) Signed contracts must accompany fire-damaged property applications.
 - b) An itemized list of repairs plus the approximate cost of each repair must accompany all applications for self-finished work.
 - c) For an increase in coverage over the original purchase price, paid material receipts may be submitted for all self-finished work.
3. The property must be vacant and secured from trespass while under rehabilitation.
4. 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.
5. The rehabilitation work must be starting within 30 days of the coverage effective date, and the maximum length of coverage will be one year.
6. 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.
7. The policy will be issued for Fire, Lightning & Extended Coverages only. If specifically requested on residential dwellings, Vandalism & Malicious Mischief may be added at current ISO rates for vacant property.
8. When the work is completed, the Ohio FAIR Plan must be notified of that completion. OFP will:
 - a) Send notice of cancellation on policies issued for properties that were being rehabilitated for owner-occupancy. Ideally, that rehabilitated property would be eligible to get coverage in the standard market. If coverage is not available, the owner-occupant may reapply to the Ohio FAIR Plan for Dwelling Fire or Homeowners coverage.
 - b) Endorse policies issued on properties that were being rehabilitated for tenant- occupancy to add V&MM coverage. The appropriate premium for V&MM coverage will be billed and an inspection will be ordered.
 - c) Send notice of cancellation on policies for properties that were being rehabilitated for sale. The Ohio FAIR Plan cannot provide coverage for vacant or unoccupied property.