



GREEN SHIELD
— RISK SOLUTIONS —

Dwelling Fire

Our **Dwelling Fire** program is designed for the residential properties standard markets overlook — condominiums, secondary homes, short-term rentals, and manufactured homes — with building limits up to \$1 million (\$1.25M in California). From seasonal retreats to short-term rentals, Green Shield's flexible DP-1/DP-3 forms cover the full spectrum of personal residential risk. With broad eligibility, competitive terms, and a personal lines team that delivers, Green Shield helps agents confidently place the residential risks that matter most to their clients.

Target Classes

- ◆ Seasonal Homes
- ◆ Condominiums
- ◆ Secondary & Short-Term Rental Homes
- ◆ Tiny Homes (subject to additional requirements)
- ◆ Manufactured Homes — CA, AZ, OR & WA
- ◆ Up to 6 locations per insured
- ◆ Up to \$1M; CA up to \$1.25M; Condo \$500K

Coverage Features

- ◆ Building Limit: \$1M (\$1.25M CA); Condo \$500K
- ◆ Other Structures (Cov B): 20% of Coverage A
- ◆ Contents / BPP (Cov C): 50% of Coverage A
- ◆ Loss of Use (Cov D/E): 20% of Coverage A — included
- ◆ Liability: Up to \$1M
- ◆ Swimming Pool Liability: \$100K limit available
- ◆ Theft: Personal property — owner-occupied & DP-3
- ◆ Cosmetic renovations covered up to \$150,000
- ◆ Policy Form: DP-1/DP-3 (up to 35 yrs; CA up to 40 yrs)

Program Highlights

- ◆ Nationwide program (excluding RI, SC, FL, IL, NY) — A-rated security
- ◆ Minimum 100-amp circuit breakers required
- ◆ No knob & tube, aluminum wiring, or fuse-based panels
- ◆ Property must not exceed 25 acres
- ◆ No wood stove as primary heating source
- ◆ No business activities or home day care on premises
- ◆ Photos required <\$500K; inspections required >\$500K
- ◆ **Ineligible:** Fooming/boarding houses, student housing, structural renovation, properties converted from commercial use, kerosene/paraffin heaters

Submission Requirements

- ◆ Completed ACORD application
- ◆ Photos (<\$500K) or inspection report (>\$500K)
- ◆ Electrical update documentation (if applicable)
- ◆ Loss runs (if required by markets)



Where to Send Submissions

Submission Inbox: quotes@greenshieldrisk.com

Want to Learn More? Contact Us to Get Appointed Today.

greenshieldrisk.com

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