



**JANUARY 2023**

## **HOMEOWNERS EXWIND PROGRAM**

This homeowners program is designed for homes that qualify for the non-admitted market. Homes of all ages that show pride of ownership are accepted subject to underwriting guidelines.

- TIV up to \$1.25 Million
- Personal Liability and Premises Liability Limits up to \$500,000
- Medical Payments up to \$10,000
- Optional Coverages: Incidental Farm and Ranch Endorsement, Limited Water Back-Up Sump Discharge or Overflow, Personal Property Replacement cost, Scheduled Personal Property coverage, Equipment Breakdown coverage, Identity Fraud Expense, Golf Cart Physical Loss.
- 1-4 Families Acceptable
- Risks up to 5 Acres
- Home Based Business or Daycare accepted with additional underwriting requirements.
- Tiny Homes (under 1000 sq feet) or Builders Risk Accepted
- Owner Occupied, Seasonal, Short-Term Rental, and owner occupied with roomers or boarders acceptable.
- Sole Ownership, LLC's, Estates, Trusts, Corporations, Multiple/Joint Ownership, Contract for Deed, 1031 Exchange acceptable.
- All construction types acceptable.
- AAIS Protection Class Codes will be used.
- Direct Bill Payment Plans Available

### ***Questions or Need a Quote?***

- For **questions** call or email Brian Tolomeo. [btolomeo@ibgreen.com](mailto:btolomeo@ibgreen.com) / ext 124
- For a **quote**, you may login to the system [www.quotekwig.com](http://www.quotekwig.com) directly if a specific login USER ID's were assigned to the agency by the underwriter. If not provided, please contact Julie Nicholson. [Julie@ibgreen.com](mailto:Julie@ibgreen.com)
- For **questions about a quote**, please contact Laura O'Berry. [loberry@ibgreen.com](mailto:loberry@ibgreen.com) / ext 139

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***Remember! Please call our Underwriting Department for exceptions or more information. We want to help you write the business, not turn it away.***

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