

# 1-4 Family Dwellings Personal Lines vs. Commercial Lines



There are a few key elements that differ for our 1-4 Family Dwellings product when written on Personal Lines and Commercial Lines. Some of the most common differences are how we handle short-term rentals, trampolines, dogs and pools.

	PERSONAL	COMMERCIAL
<b>SHORT-TERM RENTALS</b>	<ul style="list-style-type: none"> <li>▶ Ineligible for property coverage</li> <li>▶ Liability quoted under CPL product</li> <li>▶ The entire structure must be rented out</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ineligible for property coverage</li> <li>▶ The entire structure must be rented out</li> </ul>
<b>TRAMPOLINES</b>	Trampolines are excluded via form DL-122, with the exception of Michigan and Illinois, where we cannot use the exclusion and must cap liability limits at a \$300 combined single limit.	<p>We only attach a trampoline exclusion if the trampoline was left from a previous tenant or is the insured's property.</p> <p>Why is this? If the trampoline is the current tenant's property, there would have to be proven negligence on behalf of our insured.</p>
<b>DOGS</b>	<p>The DL-2484 Exclusion of Canine Related Liability attaches in all states except for <b>Georgia, Michigan, Minnesota, Illinois, Pennsylvania and Virginia.</b></p> <p><b>In these six states:</b> Decline/Cancel the risk if there is a dog with a bite history or if the dog is any of the following breeds (or a mix of the following breeds): Akitas, Alaskan malamutes, bullmastiffs, Presa Canarios, chow chows, Doberman pinschers, German shepherds, pit bull terriers, American Staffordshire terriers, Rottweilers, Siberian huskies, wolf-dog hybrids.</p>	An animal exclusion is not attached; however, if there is a known aggressive dog on the property, we may want to try to attach the exclusion as a precaution.
<b>SWIMMING POOLS</b>	To view the differences when it comes to swimming pools, check out our <a href="#">previous CLUE</a> on this topic.	

In addition to how we handle the above, there are other elements that make a risk ineligible to be quoted on Personal Lines entirely. In such cases, the Personal Lines team will refer the submissions to the Commercial Lines team for quoting.

	PERSONAL	COMMERCIAL
<b>NUMBER OF LOCATIONS</b>	Up to 10 locations	<ul style="list-style-type: none"> <li>▶ Up to 15 locations for a package</li> <li>▶ Up to 100 locations for monoline general liability</li> </ul>
<b>ENTITY TYPES</b>	Will not consider corporations	Can consider corporations
<b>COVERAGE AMOUNT</b>	<ul style="list-style-type: none"> <li>▶ Maximum total insured value (TIV): \$1 million</li> <li>▶ Minimum TIV: \$75,000</li> </ul>	<ul style="list-style-type: none"> <li>▶ Maximum TIV: \$3 million</li> <li>▶ No minimum TIV</li> </ul>