



Rating Fair Plan in SinglePoint

TIPS TO GET IT RIGHT

HO-3

- **Pay attention to the following, especially if defaulted:**
 - Policy Form (3 vs. 5)
 - Type of Construction (Frame, Masonry, Fire Resistive)
 - Occupancy
 - Number of Families
 - Replacement Cost Dwelling-4 options
 - Wind/Hail Deductible-leave blank
 - General Options for most endorsements
 - Review Plan Summary carefully before entering in MPIUA site

DP-3

Pay attention to the following:

- Policy Form (1, 2 or 3)
- Fire District-if Boston refer to St listing <https://bostonsoftware.com/resource-center/suffolk-county-street-lookup/>
- Type of Construction
- Number of Families
- NON-OWNER OCCUPIED
- Cov B is 10% of A, Fair Rental Value & Loss of Use is 20% of A
- Wind/Hail-leave it blank
- NO PROTECTIVE DEVICE CREDIT unless more than 5%
- General Options and Review Plan Summary before entering in MPIUA site

DP-2

- **Pay attention to the following:**
- Fire District-if Boston refer to St listing <https://bostonsoftware.com/resource-center/suffolk-county-street-lookup/>
- Type of Construction
- Number of Families
- NON-OWNER OCCUPIED
- Wind/Hail Deductible-leave blank
- NO PROTECTIVE DEVICES-unless more than 5%
- General Options for all (Building Items, Loss Assmt, Special Coverage)

MA vs. RI Fair Plan HO-3 Carrier Options

MASSACHUSETTS FAIR PLAN

- Fair Plan - Identity Fraud
- Refrigerated Personal Property
- Residence Held in Trust
- Student Away from Home

RI FAIR PLAN

- Fair Plan - Identity Fraud
- Lead Liability Coverage
- Lead Paint Coverage Exclusion - Level of Hazard Compliance
- Refrigerated Personal Property
- Residence Held in Trust
- Student Away from Home

**Scheduled Pers Prop not supported for RI Homes in SinglePoint

MA vs. RI **HO-3** General Options

- MA has 2 additional General Options
- Additional Residences Rented to Others Built before 1978
- Credit Check Authorization

MA vs. RI **DP-3** General Options

- MA has 4 additional General Options
- Apply Company Specific Percentage Credit
- Apply Company Specific Percentage Surcharge
- Escaped Liquid Fuel-Property Remediation
- Loss Assessment-ACV