

# 1-4 FAMILY DWELLING

Owners and real estate investors can purchase monoline General Liability coverage or Package coverage for owned single or multi-family dwellings rented to others.

Description	Class Code	Rating Basis
Dwellings – One Family (Lessor's Risk Only)	65141	Each Dwelling
Dwellings – Two Family (Lessor's Risk Only)	65141	Each Dwelling
Dwellings – Three Family (Lessor's Risk Only)	65141	Each Dwelling
Dwellings – Four Family (Lessor's Risk Only)	65141	Each Dwelling
Residential condo Unit Owners – Lessor's Risk Only	69145	Each Dwelling

## Key Coverage Features

- Available via the Fast Track<sup>SM</sup> Quote/Bind/Issue platform
- Business owners package coverage form that automatically includes over 15 unique coverage enhancements
- Business income included on an actual loss sustained basis up to \$250,000
- Modified Vacancy provision – increasing the vacancy provision from 60 days to 120 days
- Ability to offer Special Cause of Loss and Replacement Cost coverage
- Total Insured Values up to \$1,000,000 amount subject
- Up to \$1,000,000/\$2,000,000 in General Liability limits
- Ability to consider single locations or schedules of multiple locations
- Available in all states except: AK, AL, AR, HI, IA, KY, KS, LA, MA, MO, MS, NE, OK, TN, TX, WV

**Quote and Issue in Minutes with Fast Track<sup>SM</sup>**  
[www.ft.westchester.com](http://www.ft.westchester.com)

**Send submissions:** [micropc@westchester.com](mailto:micropc@westchester.com)  
 or call 888.762.9223

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