

INELIGIBLE RISKS

- **Aggressive Animals:** Any animal with a bite history, aggressive or exotic / unusual pets, or livestock
- **Prohibited dogs breeds:**
 - Akita
 - Chow
 - Pit Bull
 - Wolf Hybrid
 - Dalmatian
 - Presa Canario
 - Rottweiler
- **Asbestos exposure** in any part of the dwelling such as, but not limited to, siding, shingles or tile
- **Business on Premises:** Primary business location with entry and exit traffic
- **Daycare facilities / services** on the premises regardless of the number of children
- **Dwelling with open foundation or built on piers**
- **Homes with EIFS:** Exterior Insulation and Finish Systems
- **Electric:** Knob & Tube wiring
- **Farm exposure:** In no event shall a policy be issued to cover any property with any farming exposure.
- **Flat Roofs:** Dwellings with full or partial flat roofs
- **Heat Source:** Open combustion (e.g. wood, coal, pellet) as primary heat source; or open combustion (e.g. wood, coal, pellet) as secondary heat source without professional installation
- **Home Under Construction:**
 - If completion date is greater than 12 months into the future
 - If General Contractor is an Insured
- **Home Under Renovation**
- **In-ground Oil Tanks:** Dwellings with in-ground oil tanks on the premises
- **Prior cancellation / declination / non-renewal** for underwriting reasons
- **Trampoline(s)** located on the property
- **Unfenced swimming pool** located on the property