



WESCO/Hermitage Program - For 1-4 family tenant occupied dwellings

OVERVIEW

ANE, Agency Network Exchange® has partnered with AmTrust® to provide ANE member agencies access to the Hermitage Program for one- to four-family tenant occupied (non-owner occupied) dwellings in New Jersey and Pennsylvania. Policies issued in New Jersey on Wesco Insurance Company, an A.M. Best rated “A” Excellent insurance carrier. In Pennsylvania policies are issued by Hermitage Insurance Company, an A.M. Best rated “A-“ Excellent insurance carrier.

COVERAGE INFORMATION

- Written as a Commercial Package
- Can be owned by Individual, Partnership, LLC, Trust or Corporation
- GL limits of \$500,000 or \$1,000,000 per occurrence/\$1,000,000 general aggregate or \$1,000,000 per occurrence/\$2,000,000 general aggregate limits available
- Valuation – Replacement cost with either 80%, 90% or 100% co-insurance
- Up to 60 locations can be written on single policy.
- Deductible options: minimum \$1,000 with options of \$2,500 and \$5,000
- Rental Income Coverage available

Optional coverages available:

- Ordinance or Law coverage B&C
- Equipment Breakdown
- Hired/Non-owned auto liability

PAYMENT OPTIONS

There are many direct bill pay plans options available including pay by credit card, MasterCard®, Visa®, American Express® or Discover®.

SUBMISSIONS

To qualify for the program, agents need to submit:

- Application – A completed ACORD Dwelling Fire #84 application signed by the retail agent and insured, and;
- Copy of the existing policy

HOW TO SUBMIT APPLICATIONS

- Applications and support documents should be submitted to: **Hermitage@ANE-Agents.com**
- Once submitted, call the Program's Underwriting Team at 732-834-9800 ext. 1079 or 1052.
- ***No risk shall be quoted until a fully complete application is received.***

COMMISSION

This program pays ANE Member Agencies **11.5%** commission.