

Rapid Rate

Quotes returned within an hour

You now have 2 options for a RapidRate quote request - our new automated *Quicksubmit* process or the standard RapidRate manual form. See instructions below.

QuickSubmit Procedure and Links

1. Click on the appropriate Quicksubmit link below.
2. Proceed through the screens and click the "submit" button at the end. The form will take you to any missing fields after you click "submit" - all fields are required unless specified otherwise.
3. If you only partially complete the sheet or get interrupted during the process and need to come back at a later time, simply click "Save and Return Later" at the bottom of the page you are currently on. You will be emailed a link to return to your form at your convenience.

NO FAXING, EMAILING OR PRINTING REQUIRED, THE FORM IS SENT TO US DIRECT! Your quote and a copy of the submittal will be returned within an hour or less if we receive your submittal by 4:30 EST.

Vacant/Rental/Seasonal Property <https://SUGRapidRateQuote.formstack.com/forms/dwelling>

Homeowners <https://SUGRapidRateQuote.formstack.com/forms/homeowners>

Mobile Home https://SUGRapidRateQuote.formstack.com/forms/manufactured_home

Multiple Property Supplement https://SUGRapidRateQuote.formstack.com/forms/MPD_supplement

Manual Process instructions

1. Fill out the *RapidRate* quote sheet below. Make sure you have completed the Prior insurance and Claims History sections.
2. Email the completed sheet to quotes@sugroup.net or fax to 800-258-1058.
3. You will be notified via return email when the quote is completed, with a summary of the results and the quote number for the carrier(s) quoted
4. The quote will reside in the carrier(s) system under your agent code, which allows you to make coverage changes and/or to issue the policy if you choose



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quotes@sugroup.net or fax it to (800) 258-1058.

(Need to quote another product? CALL US at 800-844-1815)

OUR GOAL IS TO RETURN **COMPLETED** QUOTE SHEETS WITHIN 1 HOUR; OR WE'LL PAY YOU \$5

THE FOLLOWING SHOULD BE ANSWERED FOR ALL POLICY TYPES:

Applicant Information	Purchase Information	Limits
Name: _____	New Purchase <input type="checkbox"/>	Dwelling Value \$ _____
Risk Location: _____	Purchase Price: \$ _____	Detached / Other \$ _____
City: _____ State _____	Purchase Date: _____	Personal Property \$ _____
County: _____ Zip: _____	Prior Carrier: _____	Liability \$ _____
SSN: _____ DOB: _____	Exp. Date: _____	Med. Pymts \$ _____
Mailing Address (If Different):	Uninsured: <input type="checkbox"/> Yes <input type="checkbox"/> No	Deductible \$ _____
_____	If Yes, # Days Uninsured: _____	<input type="checkbox"/> Loss of Use / Rents \$ _____
_____		Burglary/Theft (If Applicable) \$ _____
		VMM: <input type="checkbox"/> Yes <input type="checkbox"/> No

Location Details	Loss History	Agency Information
Protection Class: _____	# of All Losses (5 yrs*): _____	Agency Name: _____
Within 5 Miles of Fire Dept.? <input type="checkbox"/> Yes <input type="checkbox"/> No	LOSS DETAIL (If Applicable):	Contact: _____
Total Living Area (Sq. Ft): _____	1. Loss Type: _____	Phone: _____
Type of Foundation: _____	Date: _____ Paid: _____	Fax: _____
Type of Roof: _____	2. Loss Type: _____	Email: _____
If there is a dog on the premises, advise breed: _____	Date: _____ Paid: _____	Additional Comments:
Does the applicant have their autos insured with your agency? <input type="checkbox"/> Yes <input type="checkbox"/> No	3. Loss Type: _____	
	Date: _____ Paid: _____	
	*Most Carriers Only Consider 3 yr. Loss History	

SELECT ONE OF THE FOLLOWING PRODUCTS:

Dwelling Fire Program	Homeowners / Renters H04 Program	Manufactured Home Program
<input type="checkbox"/> ACV <input type="checkbox"/> RC <input type="checkbox"/> Full Repair	<input type="checkbox"/> ACV <input type="checkbox"/> RC	<input type="checkbox"/> ACV <input type="checkbox"/> RC
OCCUPANCY	OCCUPANCY	OCCUPANCY
<input type="checkbox"/> Owner/Primary <input type="checkbox"/> Seasonal/Secondary	<input type="checkbox"/> Owner/Primary <input type="checkbox"/> Seasonal/Secondary	<input type="checkbox"/> Owner/Primary <input type="checkbox"/> Seasonal/Secondary
<input type="checkbox"/> Tenant-Occupied <input type="checkbox"/> Student Housing		<input type="checkbox"/> Tenant-Occupied
<input type="checkbox"/> Vacant How Long? _____	RISK DETAILS	RISK DETAILS
Reason Vacant: _____	<input type="checkbox"/> Frame <input type="checkbox"/> Masonry	<input type="checkbox"/> Single <input type="checkbox"/> Double
Renovation Amount: \$ _____	# Stories: _____ # Families: _____	Width: _____ Length: _____
Policy Term: <input type="checkbox"/> 3 mos <input type="checkbox"/> 6 mos <input type="checkbox"/> 12 mos	Year Built: _____	Year Built: _____
RISK DETAILS	Electrical: <input type="checkbox"/> Fuses <input type="checkbox"/> Circuit Breakers	<input type="checkbox"/> Supplemental Heating
<input type="checkbox"/> Frame <input type="checkbox"/> Masonry <input type="checkbox"/> Condo Unit	<input type="checkbox"/> Knob & Tube Wiring	
# Stories: _____ # Families: _____	Update Year: Roof: _____ Plumbing: _____	
Year Built: _____	Heating: _____ Wiring: _____	
<input type="checkbox"/> Supplemental Heating	<input type="checkbox"/> Burglar Alarm <input type="checkbox"/> Pool / Hot Tub	
Electrical: <input type="checkbox"/> Fuses <input type="checkbox"/> Circuit Breakers	<input type="checkbox"/> Supplemental Heating	ADDITIONAL COVERAGE OPTIONS
<input type="checkbox"/> Knob & Tube Wiring	ADDITIONAL COVERAGE OPTIONS	<input type="checkbox"/> PP Replacement Cost
Update Year: Roof: _____ Plumbing: _____	<input type="checkbox"/> PP Replacement Cost <input type="checkbox"/> Water Backup	Earthquake
Heating: _____ Wiring: _____		

ADD'L NOTES:



IT REALLY IS THAT SIMPLE!

- You may choose the carrier you wish us to quote, or we can choose for you. We are the experts, so we know carrier eligibility guidelines and where the “hot spot” niches are for each carrier. We take the guesswork out of the process, and depending on the risk, may have up to 6 different carrier options for you
- You don’t need to be a system expert for each carrier – just how to change coverage if desired, and how to issue the policy
- Coverage differences are detailed in your quote summary if multiple carriers are quoted, allowing you to provide the best coverage/price combination for your client

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Our Carriers at a Glance

see next page for comprehensive, detailed information



- Properties that are ineligible for standard market coverage due to prior losses, age, value or other (i.e. dogs) DP1, DP3, MH, HO
- Considered "Cadillac" of specialty products - multiple enhanced features/coverages available
- Vacant coverage for rental property under renovation or homes for sale
- Manufactured Housing and Rental property with broad UW acceptance



- Non-credit scored Residential and Commercial vacant property
- Vacant property without prior insurance requirements in most cases
- Higher valued vacant property & builder's risk/ new construction
- Commercial occupancies also available (selective)



- Admitted carrier with direct bill, for risks that may otherwise go to the Fair Plan or E&S Market
- Coverage for vacant property, student housing, homes in challenged condition, and Knob & Tube Wiring
- Does not require prior coverage & non-credit scored
- Basic/DP1 coverage for all products



- Competitive market for DP1, DP3*, MH and ACV HO* in suburban or rural areas
- All dog breeds eligible with no prior bite history
- Coverage lapses up to 90 days considered
- Industry-best pricing for older and lower valued Manufactured Housing



- Designed for risks that fall just outside the standard market due to prior claims, age of home, or unfavorable liability risks such as swimming pools, trampolines, etc.
- HO3 coverage form with flexible underwriting eligibility
- Offers a wide array of coverage forms - HO3, HO6, DP3/DP1, MH
- Fully updated older homes (80+ years) considered for HO3/DP3. Student housing (up to 4 rooms) also eligible.



- DP1/ DP3 for any occupancy including vacant. Competitive with standard market on DP3 with favorable credit
- DP3 coverage considered on homes up to 1900 with proof of updates to Roof, Electric, Plumbing and Heating
- One Day Event Coverage offering both Liability and Cancellation coverage. Designed for private special events and select corporate and organization events

Which SUG Property Market Is Best for Your Risk?



www.sugroup.net (800) 844-1815



	American Modern	AEGIS	Hanover	VacantExpress.com	MARKEL	Tower Hill Specialty
Permissible Occupancies	Owner, Rental, Seasonal, Vacant, Standalone Structures	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant	Rental, Vacant	Owner, Rental, Seasonal, Vacant	Owner, Rental, Seasonal, Vacant, Standalone Other Structures
Condition of Home	DP -1: Fair or Better HO & DP3: Above Average	Fair or better condition, and displays pride of ownership	Broad acceptability, but no properties exhibiting neglect	Average or better	Fair or better condition, exhibiting proper maintenance	DP1: Fair or Better HO3 & DP3: Above Average
Policy Form	HO, DP3, DP1, HO6	HO, DP1, DP3 (limited)	DP1, Renters	ISO Basic & Special Form	DP3, DP1	HO3, DP3, DP1, HO6
Loss Settlement Options	ACV, RC, Functional RC, Full Repair Cost	RC, ACV	ACV	ACV, RC	ACV, RC	Extended RC, ACV, RC, Functional RC, Full Repair
States	IL, IN, KY, OH	IL, IN, KY, OH, WV	IL, IN, OH	IL, IN, KY, OH, WV	IL, IN, KY, OH	OH, IN
Credit-Rated	Yes	Yes	No	No	Yes	Yes
Prior Coverage Requirements	Prior coverage within last 30 days. Longer lapses considered as exceptions.	Lapses over 7 days should be submitted for approval.	No prior	No prior in most cases	Will consider up to 30 day lapse.	Prior coverage within last 30 days, Up to 90 days with underwriting approval
Losses	Maximum 3 losses/3 years	1 minor loss/3 years. No fire, theft of liability losses.	Reviewed on a case-by-case basis.	2 losses/ 3 years (Basic Form only)	One weather and 1 non-weather loss in last 5 years	3 losses/3 years (DP1/HO3); 2 losses/3 years (DP3)
Wiring Requirements	Fuses acceptable DP1; no knob & tube.	Circuits only	Fuses acceptable. Knob & tube acceptable.	Circuits only	Circuits only	Fuses acceptable DP1; no knob & tube.
Photos with New Business	Inspections done. No photos	Inspections done. No photos	Photos required	Photos required	Inspections done. No photos	Inspections done. No photos
Coverage Sweet Spots	<ul style="list-style-type: none"> Vacants, including Builders Risk Vacant DP3 HO with prior losses Schedule 10 dwellings on one policy 	<ul style="list-style-type: none"> Lower Value & in Good Condition Suburban, Rural Schedule 12 dwellings on one policy 	<ul style="list-style-type: none"> No Prior Coverage Homes in challenged condition Student Housing Nob & tube wiring 	<ul style="list-style-type: none"> Higher Value - up to \$5,000,000 Vacant over 1 year Builders Risk Vacant Commercial 	<ul style="list-style-type: none"> Best pricing for best credit Vacant Property Dwelling Schedules Extended age elig. on older property with updates 	<ul style="list-style-type: none"> No age restriction for updated property Student Housing HO3 with relaxed UW Full animabl liability limits