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FLORIDA HOMEOWNERS
 HOMEOWNERS BY-PERIL
PERSONAL & PREMISES LIABILITY ◀
 PERSONAL AUTO
 PERSONAL UMBRELLA
 WATERCRAFT

PERSONAL & PREMISES LIABILITY

For carriers seeking the foundation for competitive Personal & Premises Liability coverage, AAIS provides a choice of forms for losses due to bodily injury or property damage arising from the insured's premises or personal activities.

The **AAIS Personal & Premises Liability Program** provides three principal coverage forms:

- **Personal Liability Coverage** for the ownership, maintenance, or use of a one to four family dwelling and the personal activities of the insured.
- **Farm Personal Liability Coverage** for the ownership, maintenance, or use of a farm and the personal activities of the insured.
- **Premises Only Liability Coverage** for the ownership, maintenance, or use of a one to four family dwelling.
- All three forms provide Medical Payments to Others which includes medical expenses for bodily injury related to the insured premises or the insured's personal activities, incurred by persons who are not insureds.
- All three forms may be issued as monoline policies or as endorsements to fire policies.
- Fully developed program that includes forms, mandatory and optional endorsements, rules, and rating information.
- Exclusions for pollution and lead liability are included for all forms. The punitive damages exclusions is included for Personal and Farm Personal Liability Coverage.
- For policies providing Personal and Farm Personal Liability Coverage, optional endorsements include Incidental Office, Professional, Private School or Studio Occupancy; Business Activities; Personal Injury; Snowmobiles; Watercraft; and Additional Insureds.
- For policies providing Farm Personal Liability Coverage there are also optional farm-related coverages available.

Hi-Tech Delivery

- Statistical reporting.
- Access to all forms, endorsements, and manual materials on www.AAISdirect.com.

For more information on the AAIS commitment to quality member focused service, contact an AAIS advisor.

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800.564.AAIS



Member Focused Advisory Solutions



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AAIS PERSONAL & PREMISES LIABILITY COVERAGES MAY BE ISSUED AS A MONOLINE POLICY OR COMBINED WITH DWELLING PROPERTIES, FARM PROPERTIES, OR OTHER FIRE POLICIES FOR A MORE TAILORED APPROACH TO YOUR CUSTOMERS.

Superior Service Supporting Member Growth

AAIS solutions are supported by a modern infrastructure, advanced technologies and a team of experienced and dedicated AAIS Advisors committed to delivering superior service...a hallmark of the AAIS approach.

Compliance, Filing and Government Affairs

All AAIS programs are supported by a team of lawyers, government affairs and product compliance specialists dedicated to monitoring laws and regulations impacting forms and rates. Members gain confidence knowing AAIS forms and manuals are kept up-to-date and fully compliant with the latest laws and regulations.

Statistical Reporting Services

For decades, AAIS has been a licensed statistical agent in 51 jurisdictions for all P&C lines, collecting data that helps Members meet regulatory statistical reporting responsibilities. Data reported to AAIS supports loss cost development and ratemaking that aids in the development of new products. AAIS statistical reporting services are included in Association Membership agreements and earn Members Preferred Pricing on their AAIS program affiliations (forms, manual rules, and rating info).

Actuarial Advice and Counsel

AAIS programs are fueled by our accredited actuarial specialists with the data, expertise, and tools to deliver credible, refined rating information. The AAIS actuarial team provides valuable counsel to Members' actuarial operations, particularly when considering new markets or exploring new rating variables.

Stride Insurance Solutions

Stride integrates the next generation capabilities of AAIS with advanced insurance technologies and support to deliver customized, modern programs with advanced infrastructure. The Stride team collaborates with Partners to develop unique solutions only offered by AAIS. Stride is dedicated to helping Members leverage emerging technologies and opportunities to enhance efficiency and promote growth.

Dedicated Service

- AAIS subject matter expertise for:
 - Forms and endorsements
 - Manual rules, factors, and loss costs
 - Actuarial methodology and procedures
 - Data
 - Information technology
 - Legal compliance
- Member support to implement AAIS products.
- AAIS and Personal Lines Advisors collaborate to guarantee a smooth transition to AAIS products and a rapid response to any issue, problem, or potential obstacle.

For more information...

To find out more about AAIS's Personal Lines solutions contact an AAIS Advisor:

John Kadous, CPCU, CPM

Vice President, Personal Lines & Auto
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Before coming to AAIS in 2014, John had more than 26 years of experience in insurance, including 13 years with GEICO and nearly 12 years as an underwriting and product management director with USAA. John earned his bachelor's degree from the University of Iowa and an MBA from Regis University. He holds a designation as a certified product manager from the Association of International Product Marketing and Management, as well as his CPCU designation.



Member Focused Advisory Solutions