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CDP, the Policy Designed for Owner or Tenant

Here is the coverage planned and styled to give agent a vehicle to completely fill the needs of clients on a professional basis.

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THE COMPREHENSIVE Dwelling policy is a challenge to your energy, a challenge to your ingenuity and a challenge to your salesmanship. At the same time you will, I am sure, find the time and effort spent on the policy most gratifying and highly rewarding. The CDP policy is often called the "producer's policy," and as you read this article you will, I think, find out why it is so called.

The policy is a Multiple Peril package policy designed to protect the owner-occupant of a one to four

family non-farm dwelling, against fire and allied perils on the dwelling and contents, plus Residence Theft insurance, plus Comprehensive Personal Liability insurance.

Excepting the building, the same protection is offered a tenant residing in a building which is, from a Fire insurance standpoint, rated under the Dwelling or Apartment schedules. Certain business pursuits are also eligible when permitted under the Fire schedules. The policy rules follow the Fire rating rules in this respect; so that dwellings which may also have an office occupancy or a small beauty or barber shop can be written at proper rates.

It will give you a better picture of the Comprehensive Dwelling pol-

icy if you will bear in mind that when you offer your client a CDP, you are offering the same coverages as if you were offering separate Fire, Residence Theft, and Comprehensive Personal Liability policies.

The basic policy is the standard 165-line Fire policy, plus the provisions which are common to all coverages written under the policy, such as the following clauses: Liberalization, definitions, other insurance, war, atomic fission, cancellations, subrogation, death of insured, and newly acquired premises. The format of the contract contains six declarations, is streamlined, and much repetitious typing has been eliminated. It has been designed on a tab-stop basis. Provision has been made for inserting instalment payments on the front of the policy, thus eliminating at least one endorsement. No typing on forms is required—just attach the printed forms on the

(This article from 1956 does not continue.)