



Texas Security General
INSURANCE AGENCY, LLC.

UNDERWRITING GUIDE

March 2017



Homeowners



Dwelling Fire

Underwriting Guide, also for:

- Vacant Dwellings
- High Value
- Risks with business exposure
- Coastal properties

**Log on to ISi
(Internet Solutions for Insurance) at:**

TexasSecurityGeneral.com

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Mobile Home

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Binding Authority for all Company Products

Only Texas Security General may bind coverage on any risk. Our contracts with our carriers do not allow us to give binding authority to any agent.

A signed application & payment must be postmarked or received by TSGA within 10 business days after issuance of the Dec page. Dec pages are generally issued within 3 hours from the time you submit your application to a TSGA underwriter. Note: TSGA reserves the right to amend these underwriting guidelines.

HURRICANE RESTRICTIONS: During period of hurricane or tropical and/or named storm activity we find it necessary to restrict the binding authority of all producers on **ALL PRODUCTS** located in the below listed area in the following manner:

Do not bind or write coverage on new business in the HURRICANE RESTRICTED COUNTIES when any hurricane, tropical storm or named storm is within the area of 80 degrees West longitude and 20 degrees North latitude.

No endorsements to existing policies may be issued which have the effect of increasing the limit of liability on personal effects, cabanas, awnings, carports, or shelters while a hurricane or tropical and/or

named storm is within the above quadrants.

Renewal or expiring policies may be written provided there is no increase or lapse in coverage such as higher limits on Personal Effects Coverage, coverage on cabanas, carports, awnings, screen rooms, etc.

When a hurricane or tropical and/or named storm has diminished to a point where the National Hurricane Center has declared that it no longer poses a threat and is no longer classified as a tropical and/or named storm or hurricane, all restrictions indicated here are removed. TSGA reserves the right to notify agents of this update.

HURRICANE RESTRICTED COUNTIES:

Angelina	Caldwell	Fayette	Hays	Kinney	Maverick	Refugio	Tyler	Wilson
Atascosa	Calhoun	Fort Bend	Hidalgo	Kleberg	McMullen	Robertson	Uvalde	Zapata
Austin	Cameron	Frio	Houston	La Salle	Medina	Sabine	Victoria	Zavala
Bastrop	Chambers	Galveston	Jackson	Lavaca	Milam	San Augustine	Walker	
Bee	Cherokee	Goliad	Jasper	Lee	Montgomery	San Jacinto	Waller	
Bexar	Colorado	Gonzales	Jefferson	Leon	Nacogdoches	San Patricio	Washington	
Brazoria	Comal	Grimes	Jim Hogg	Liberty	Newton	Shelby	Webb	
Brazos	DeWitt	Guadalupe	Jim Wells	Live Oak	Nueces	Starr	Wharton	
Brooks	Dimmit	Hardin	Karnes	Madison	Orange	Travis	Willacy	
Burleson	Duval	Harris	Kenedy	Matagorda	Polk	Trinity	Williamson	

Contact / Miscellaneous Information

Premium Financing – All business can be premium financed through TSG Premium Finance. Forward a copy of the signed agreement to premiumfinance@txsecgen.com.

Internet Rating – Log on to www.TexasSecurityGeneral.com then ISI Login. Email donna@txsecgen.com for a username & password.

Marketing Representatives

Larry Thompson, Marketing Director, West / Central Texas – Cell 806-438-2741 - E-mail: larry@txsecgen.com

Steve Scholl, Senior District Manager, Southeast Texas, Gulf Coast – Cell 713-882-2583 - E-mail: steves@txsecgen.com

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Underwriting

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Evelyn Longoria	Associate	ext. 7404	e-mail: evelyn@txsecgen.com

Accounting

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Agency Licensing / Contracts

Donna Hooks	Account Development	ext. 7440	e-mail: donna@txsecgen.com
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TSG Premium Finance, LLC

Veronica Alcalá	PF Team Leader	ext. 7460	e-mail: veronica@txsecgen.com
Lydia Dalton	Finance Associate	ext. 7464	e-mail: lydia@txsecgen.com

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Phone: 800-714-6789
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Certain Underwriters @ Lloyd's, London

Dwelling Fire

Eligible Risk:

- Dwelling value: **\$50,000 to \$600,000** Max TIV **\$1,250,000**
- 1, 2, 3, or 4 family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS

All submittals should/will be:

- ✚ Owner, seasonal/secondary, rental occupied or vacant
- ✚ Subject to a CLUE and/or credit report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership.

TDP-1 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Vandalism & Malicious Mischief (optional). Not available on any risk with lapse over 30 days.
- Fair Rental Value TDP-017 (optional). Not available on any risk with lapse over 30 days.

TDP-2 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Additional Extended Coverage - Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating
- Replacement cost on the dwelling (optional) for risks 30 years and newer for an additional premium. (*80% Co-insurance required.*)
- Fair Rental Value TDP-018 (optional)

TDP-3 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Physical Loss Form - Replacement Cost (*80% Co-insurance required*), All Risk (Dwelling), Falling Objects, V&MM, Trees, Shrubs, Plants, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing or Heating & Loss of Use

Vacant Dwellings

- TDP-1 only
- Extended Coverage is mandatory
- No VM&M
- No Water
- No Replacement cost
- Vacancy Clause must be rated for 12 months
- Liability available up to \$100,000

Secondary Dwellings – TDP-1 or TDP-2. No accidental water discharge offered.

Rental Dwellings – May be scheduled up to 5 on 1 policy. Contents on rentals maximum limit is \$5,000

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1.
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- If roof is over 10 years old, ACV settlement applies. Over 20 years, roof is excluded.
- Roof coverage is available on dwellings with only 1 layer of roofing, but roof coverage is excluded when a dwelling includes 2 or more layers of roofing (see the Miscellaneous Exclusions endorsement).
- **If roof is T-lock, in poor condition and/or has 2 layers roof is excluded**
- Wood or Metal Roofs – Surcharge added with 2% W/H/H deductible or can be excluded.
- Tile/ Slate roofs – Over 10 years old, ACV settlement applies.
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present on windows, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks over 30 years old where electrical, heating, or plumbing have not been updated. May be written on an “unendorsed” TDP-1
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartments, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **10 acres** of land (**See Scottsdale**)
- Risks in an area condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

XRF-1	Roof Exclusion
Premises Liability	\$25,000-\$500,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Slab Exclusion
- Mold Exclusion
- Existing Damage Exclusion
- Miscellaneous Exclusions Endorsement
- Multi-layer Roof Exclusion

Great Lakes Dwelling Fire

Eligible Risk:

- Dwelling value: **\$50,000 to \$600,000** Max TIV **\$750,000**
- 1, 2 family dwellings – Must be same owner and occupancy
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS

All submittals should/will be:

- ✚ Owner, seasonal/secondary, rental occupied or vacant
- ✚ Subject to a CLUE and/or credit report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership.

TDP-1 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Vandalism & Malicious Mischief (optional). Not available on any risk with lapse over 30 days.
- **Fair Rental Value TDP-017** (optional). Not available on any risk with lapse over 30 days.
- **Replacement cost HW-180** (optional)

TDP-2 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Additional Extended Coverage - Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating
- **Fair Rental Value TDP-018** (optional)

TDP-3 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Physical Loss Form - Replacement Cost (*80% Co-insurance required*), All Risk (Dwelling), Falling Objects, V&MM, Trees, Shrubs, Plants, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing or Heating & Loss of Use

Vacant Dwellings

- TDP-1 only
- Extended Coverage is mandatory
- No VM&M
- No Water
- No Replacement cost
- Vacancy Clause - Rated month to month or can be written on a 3 month policy.
- Liability available up to \$300,000

Secondary Dwellings – TDP-1, TDP-2, or TDP-3

Rental Dwellings – May be scheduled up to 5 on 1 policy. Contents on rentals maximum limit is \$10,000

Deductibles –Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required.
- Jefferson county (inside city limits of Beaumont) may be written with wind. Contact your Underwriter for zip code eligibility.
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1.
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Metal Roofs / Tile Slate roof – Cosmetic roof exclusion is mandatory
- Wood roof must be excluded.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks over 35 years old where electrical, heating, or plumbing have not been updated. May be written on a TDP-1
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartments, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **5 acres** of land
- Risks in an area condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care.
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

HW-160	Roof Exclusion
HW-132	Animal Liability Exclusion - (Tenant and Vacant with Liability)
Premises Liability	\$25,000-\$300,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Slab Exclusion
- HW-167 Mold Exclusion
- HW-186 Existing Damage Exclusion
- HW-132 Animal Liability Exclusion (Owner with Liability)

Certain Underwriters @ Lloyd's, London

Dwelling Fire

Eligible Risk:

- Dwelling value: **\$50,000 to \$600,000** Max TIV **\$750,000**
- 1, 2 family dwellings – Must be same occupancy
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS

All submittals should/will be:

- ✚ Owner, seasonal/secondary, rental occupied
- ✚ Subject to a CLUE and/or credit report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership.

TDP-1 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Vandalism & Malicious Mischief (optional). Not available on any risk with lapse over 30 days.
- Fair Rental Value TDP-017 (optional). Not available on any risk with lapse over 30 days.
- Replacement cost (optional)

TDP-2 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Additional Extended Coverage - Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating
- Fair Rental Value TDP-018 (optional)

TDP-3 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Physical Loss Form - Replacement Cost (*80% Co-insurance required*), All Risk (Dwelling), Falling Objects, V&MM, Trees, Shrubs, Plants, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing or Heating & Loss of Use

Secondary Dwellings – TDP-1, TDP-2, or TDP-3

Rental Dwellings – May be scheduled up to 5 on 1 policy. Contents on rentals maximum limit is \$10,000

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required.
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1.
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Metal Roofs / Tile Slate roof – Cosmetic roof exclusion is mandatory
- Wood roof must be excluded.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks over 35 years old where electrical, heating, or plumbing have not been updated. May be written on a TDP-1.
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartments, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **5 acres** of land
- Risks in an area condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care.
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

HW-160	Roof Exclusion
Premises Liability	\$25,000-\$300,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Slab Exclusion
- Mold Exclusion
- HW-186 Existing Damage Exclusion

Certain Underwriters @ Lloyd's, London

Homeowners

Eligible Risk:

- Dwelling values **\$50,000 to 600,000**. Max TIV **\$1,250,000**
- 1, 2, 3, or 4 family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS

All submittals should/will be:

- a. Owner, seasonal/secondary occupied
- b. Subject to a CLUE and/or credit report
- c. Subject to no unusual exposures
- d. Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$50,000**
- Risks have no age restriction. Must have updates after 30 years old.
- Replacement cost on the dwelling is available for risks 30 years and newer for an additional premium. (*80% Co-insurance required.*)

HO-B Form

- Minimum Dwelling Value **\$50,000**
- Owner occupied only
- Replacement cost on dwelling included. (*80% Co-insurance required.*)

Secondary Dwellings – HO-A only. Accidental water discharge up to \$5,000.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **HO-140** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” HO-A
- If the Applicant has had any non-weather related loss during the last 3 years, submit to TSGA with details for final rate and approval.
- If roof is over 10 years old, ACV settlement applies. Over 20 years, roof is excluded.
- Roof coverage is available on dwellings with only 1 layer of roofing, but roof coverage is excluded when a dwelling includes 2 or more layers of roofing (see the Miscellaneous Exclusions endorsement).
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Wood or Metal Roofs – Surcharge added with 2% W/H/H deductible or can be excluded.
- Tile/ Slate roofs – Over 10 years old, ACV settlement applies
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied and/or with no utility service (**see TDP**)
- Risks over 30 years old where electrical, heating, or plumbing have not been updated. (**See TDP**)
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **10 acres** of land (**See Scottsdale**)
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

- LSHOA** Replacement cost for Dwelling
- HO-101** Replacement Cost for Contents is available on HOA and HOB at 60% of dwelling value
- HO-105** Residence Glass Coverage
- HO-225** Additional Premises Liability Coverage - Max limit is \$500,000. Max locations is 2
- HO-110** Increase Jewelry Coverage (Limit \$5,000)
- HO-126** Home Computer Coverage (Limit \$2,500)
- HO-301** Additional Insured Endorsement
- Accidental Water Discharge** \$5,000/\$10,000/\$20,000/Policy Limits

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Slab Exclusion
- Mold Exclusion
- Existing Damage Exclusion
- Miscellaneous Exclusions Endorsement
- Multi-layer Roof Exclusion

Certain Underwriters @ Lloyd's, London

Homeowners

Eligible Risk:

- Dwelling values **\$75,000 to \$850,000**. Max TIV **\$1,500,000**
- 1, 2, 3, or 4 family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS
- **Risks in South Texas.**

All submittals should/will be:

- a. Owner, seasonal/secondary occupied
- b. Subject to a CLUE and/or credit report
- c. Subject to no unusual exposures
- d. Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$75,000**
- Risks have no age restriction. Must have updates after 30 years old.
- Replacement cost on the dwelling is available for risks 30 years and newer for an additional premium. (*80% Co-insurance required.*)

HO-B Form

- Minimum Dwelling Value **\$100,000**
- Owner occupied only
- Replacement cost on dwelling included. (*80% Co-insurance required.*)

Secondary Dwellings – HO-A only. Accidental water discharge up to \$5,000.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” HO-A
- If the Applicant has had any non-weather related loss during the last 3 years, submit to TSGA with details for final rate and approval.
- If roof is over 10 years old, ACV settlement applies. Over 20 years, roof is excluded.
- Roof coverage is available on dwellings with only 1 layer of roofing, but roof coverage is excluded when a dwelling includes 2 or more layers of roofing (see the Miscellaneous Exclusions endorsement).
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Wood or Metal Roofs – Surcharge added with 2% W/H/H deductible or can be excluded.
- Tile/ Slate roofs – Over 10 years old, ACV settlement applies
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- **Risks in North and West Texas.**
- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied and/or with no utility service (**see TDP**)
- Risks over 30 years old where electrical, heating, or plumbing have not been updated. (**See TDP**)
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **10 acres** of land (**See Scottsdale**)
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

- LSHOA** Replacement cost for Dwelling
- HO-101** Replacement Cost for Contents is available on HOA and HOB at 60% of dwelling value
- HO-105** Residence Glass Coverage
- HO-225** Additional Premises Liability Coverage - Max limit is \$500,000. Max locations is 2
- HO-110** Increase Jewelry Coverage (Limit \$5,000)
- HO-126** Home Computer Coverage (Limit \$2,500)
- HO-301** Additional Insured Endorsement
- Accidental Water Discharge** \$5,000/\$10,000/\$20,000/Policy Limits

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Slab Exclusion
- Mold Exclusion
- Existing Damage Exclusion
- Miscellaneous Exclusions Endorsement
- Multi-layer Roof Exclusion

AEG Coastal Homeowners Homeowners

Eligible Risk:

- Dwelling value: **\$100,000 to \$750,000**. Max TIV **\$1,500,000**
- 1 or 2 family dwellings
- Townhomes (with firewall separating units)
- Construction type: frame or masonry
- **Risks located in Harris and Fort Bend counties**

All submittals should/will be:

- a. Owner occupied
- b. Subject to a CLUE and/or credit report
- c. Subject to no unusual exposures
- d. Well maintained and show pride of ownership.

HO-B Form

- Minimum Dwelling Value **\$100,000**
- Owner occupied only
- Replacement cost on dwelling included. (*100% Co-insurance required.*)
- Policy limits accidental water discharge included

Deductibles –Minimum Deductibles vary by distance to coast.

General Underwriting

- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days are unacceptable.
- Risk must be PPC 1-9
- If the Applicant has had any non-weather related loss during the last 3 years, submit to TSGA with details for final rate and approval.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- **Risks outside of Harris and Fort Bend Counties**
- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant, tenant, or seasonally occupied, and/or with no utility service,
- Risks built prior to 1945
- Risks over 40 years old where electrical, heating, or plumbing have not been updated.
- Risks with aluminum / knob & tube wiring, and/or fuse box
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes, modular homes, prefabricated homes, farmettes, ranchettes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 10) that are not visible to another dwelling or risks on more than **5 acres** of land
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care.
- Risks with a body of water on the property other than a swimming pool
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks with more than 3 mortgagees.
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements (Including but not limited to)

- HO-225** Additional Premises Liability Coverage -
Max limit is \$1,000,000. Max locations is 2
- HO-301** Additional Insured Endorsement

Mandatory Endorsements & Exclusions (Including but not limited to)

- Limited Swimming Pool Enclosure & Patio Enclosure
- Animal & Reptile Exclusion
- Pollution Liability Exclusion
- Limited Smog, Rust, Mold, Rot or Bacteria Coverage & Limited Seepage or Leakage Coverage
- Multi Layer Roof Limitation
- Hard Floor Covering Limitation
- Water Damage Limitation and Off-Premises Theft Exclusion

QBE Coastal Homeowners Homeowners

Eligible Risk:

- Dwelling value: **\$75,000 to \$850,000** Max TIV **\$1,500,000**
- Single family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS
- **Risks located in Jefferson, Chambers, Brazoria, Matagorda, Calhoun, Aransas, Refugio, San Patricio, Nueces, Kleberg, Kenedy, Willacy, Cameron, Hardin, Orange, Liberty, Harris, Fort Bend, Wharton, Jackson, Victoria, Goliad, Bee, Jim Wells, Brooks, Hidalgo**

All submittals should/will be:

- a. Owner, seasonal/secondary occupied
- b. Subject to a CLUE and/or credit report
- c. Subject to no unusual exposures
- d. Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$75,000**
- Risks must have updates after 35 years old.
- Replacement cost on the dwelling is available for risks 30 years and newer for an additional premium. *(80% Co-insurance required.)*

HO-B Form

- Minimum Dwelling Value **\$100,000**
- Owner occupied only
- Risk must be 30 years or newer.
- Replacement cost on dwelling included. *(80% Co-insurance required.)*

Secondary Dwellings – HO-A only. Accidental water discharge up to \$5,000.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” HO-A
- If the Applicant has had any non-weather related loss during the last 3 years, submit to TSGA with details for final rate and approval.
- If roof is over 10 years old, ACV settlement applies. Over 20 years, roof is excluded.
- Roof coverage is available on dwellings with only 1 layer of roofing, but roof coverage is excluded when a dwelling includes 2 or more layers of roofing (see the Miscellaneous Exclusions endorsement).
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Wood or Metal Roofs – Surcharge added with 2% W/H/H deductible or can be excluded.
- Tile/ Slate roofs – Over 10 years old, ACV settlement applies
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)

- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- **Risks outside of Jefferson, Chambers, Brazoria, Matagorda, Calhoun, Aransas, Refugio, San Patricio, Nueces, Kleberg, Kenedy, Willacy, Cameron, Hardin, Orange, Liberty, Harris, Fort Bend, Wharton, Jackson, Victoria, Goliad, Bee, Jim Wells, Brooks, Hidalgo**
- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied and/or with no utility service (see TDP)
- Risks over 30 years old where electrical, heating, or plumbing have not been updated. (See TDP)
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **10 acres** of land. (See **Scottsdale**)
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (See **Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements (Including but not limited to)

- LSHOA** Replacement cost for Dwelling
- HO-101** Replacement Cost for Contents is available on HOA and HOB at 60% of dwelling value
- HO-105** Residence Glass Coverage
- HO-225** Additional Premises Liability Coverage - Max limit is \$300,000. Max locations is 2
- HO-110** Increase Jewelry Coverage (Limit \$5,000)
- HO-126** Home Computer Coverage (Limit \$1,000)
- HO-301** Additional Insured Endorsement
- Accidental Water Discharge** \$5,000 / \$10,000 / \$20,000

Mandatory Endorsements & Exclusions (Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Slab Exclusion
- Mold Exclusion
- Existing Damage Exclusion
- Miscellaneous Exclusions Endorsement
- Multi-layer Roof Exclusion

Great Lakes Homeowners

Eligible Risk:

- Dwelling value: **\$50,000 to \$395,000** Max TIV **\$750,000**
- Single family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, asbestos, stucco, EFIS

All submittals should/will be:

- Owner, seasonal/secondary occupied
- Subject to a CLUE and/or credit report
- Subject to no unusual exposures
- Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$50,000**
- Risks must have updates after 35 years old.
- Replacement cost on the dwelling is available for risks 30 years and newer for an additional premium. (*80% Co-insurance required.*)

HO-B Form

- Minimum Dwelling Value **\$50,000**
- Owner occupied only
- Risk must be 30 years or newer.
- Replacement cost on dwelling included. (*80% Co-insurance required.*)

Secondary Dwellings – HO-A only. Accidental water discharge up to \$5,000.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **HO-140** is required
- Jefferson county (inside city limits of Beaumont) may be written with wind. Contact your Underwriter for zip code eligibility.
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” HO-A
- If the Applicant has had any non-weather related loss during the last 3 years, submit to TSGA with details for final rate and approval.
- **If roof is over 20 years, T-lock, in poor condition and/or has 2 layers roof is excluded**
- Metal Roofs / Tile Slate roof – Cosmetic roof exclusion is mandatory
- Wood roofs must be excluded.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied and/or with no utility service (**see TDP**)
- Risks over 35 years old where electrical, heating, or plumbing have not been updated. (**See TDP**)
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartment houses, Duplex, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Unprotected risks (PPC 9-10) that are not visible to another dwelling or risks on more than **5 acres** of land (**See Scottsdale**)
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements (Including but not limited to)

- HW-182** Replacement cost for Dwelling
- HO-101** Replacement Cost for Contents is available on HOA and HOB at 60% of dwelling value
- HO-105** Residence Glass Coverage
- HO-225** Additional Premises Liability Coverage - Max limit is \$300,000. Max locations is 2
- HO-110** Increase Jewelry Coverage (Limit \$5,000)
- HO-126** Home Computer Coverage (Limit \$1,000)
- HO-301** Additional Insured Endorsement
- Accidental Water Discharge** \$5,000 / \$10,000 / \$20,000

Mandatory Endorsements & Exclusions (Including but not limited to)

- Slab Exclusion
- Mold Exclusion
- Existing Damage Exclusion

United National Insurance Company

Dwelling Fire

Eligible Risk

- Dwelling values **\$5,000 to \$300,000 PPC 1-8, \$200,000 PPC 9-10**
- 1, 2, 3, or 4 family dwellings
- **Tri-Plex and Four-Plex acceptable in PPC 1-8 with no liability
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, stucco. NO EFIS

All submittals should/will be:

- ✚ Owner, seasonal/secondary, rental occupied or vacant
- ✚ Subject to a CLUE and/or credit report
- ✚ Subject to no unusual exposures
- ✚ Insured to 100% if replacement cost is selected
- ✚ Well maintained and show pride of ownership.

TDP-1 Form

- Minimum Dwelling Value **\$5,000**
- Fire and Lightning
- Extended Coverage
- Vandalism & Malicious Mischief (optional). Not available on any risk with lapse over 30 days.

TDP-2 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Additional Extended Coverage - Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating

TDP-3 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Physical Loss Form - Replacement Cost (*100% Co-insurance required*), All Risk (Dwelling), Falling Objects, V&MM, Trees, Shrubs, Plants, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing or Heating & Loss of Use

Vacant Dwellings

- TDP-1 only
- Extended Coverage is mandatory
- No VM&M
- No Water
- No Replacement cost
- Vacancy Clause must be for 12 months
- Liability available up to \$100,000

Secondary Dwellings – TDP-1, 2, 3. Accidental water discharge up to \$5,000.

Rental Dwellings – May be scheduled up to 5 on 1 policy.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- Risks with composition and metal roofs over 20 years old are not eligible for roof coverage. Roof exclusion applies.
- Risks with tile, slate or wood roofs are not eligible for roof coverage. Roof exclusion applies.
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks over 50 years old where electrical, heating, or plumbing have not been updated. May be written on an “unendorsed” TDP-1
- Risks with aluminum / knob & tube wiring
- Condominiums, Apartments, Mobile homes
- Commercial risks or risks converted from a commercial building
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows.

Optional Endorsements

(Including but not limited to)

TDP-002	Replacement cost Personal Property
TDP-009	Residential Glass
U6045E1209	Accidental Water Discharge \$5,000 \$10,000 / \$20,000 / Policy Limits
Premises Liability	\$25,000-\$300,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Mold Exclusion

United National Insurance Company

Homeowners

Eligible Risk

- Dwelling values **\$50,000 to \$300,000 PPC 1-8, \$200,000 PPC 9-10**
- One or two family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, stucco. NO EFIS
- 40 years or newer

All submittals should/will be:

- Owner, seasonal/secondary occupied
- Subject to a CLUE and/or credit report
- Subject to no unusual exposures
- Insured to 100% if replacement cost is selected
- Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$50,000**
- Replacement cost on dwelling (optional) in territories 1, 8, 9, 10 and 11 only. *(100% Co-insurance required.)*

HO-B Form

- Minimum Dwelling Value **\$50,000**
- Owner occupied only
- Replacement cost on dwelling included. *(100% Co-insurance required.)*

Secondary Dwellings – HO-A only. Accidental water discharge up to \$5,000.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **HO-140** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- Risks with composition and metal roofs over 20 years old are not eligible for roof coverage. Roof exclusion applies.
- Risks with tile, slate or wood roofs are not eligible for roof coverage. Roof exclusion applies.
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied and/or with no utility service (**See TDP**)
- Risks over 50 years old (**See TDP**)
- Risks with aluminum / knob & tube wiring
- Applicants with 3 or more non-weather related losses
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with any type of business on the premises including but not limited to farming and home day care. (**See Scottsdale**)
- Risks where a wood burning stove or fireplace is the primary source of heat (**See Certain Underwriters**)
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations.
- Risks with a prior mold loss
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

HO-101	Replacement cost Personal Property
U6042E0615	Accidental Water Discharge \$5,000/ \$10,000 / \$20,000 / Policy Limits
HO-126	Personal Computer Coverage \$1,000
Personal Liability	\$25,000-\$300,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Animal Exclusion
- Trampoline Exclusion
- Mold Exclusion

Scottsdale Insurance Company

Dwelling Fire

Eligible Risk

- Dwelling values **\$15,000 to \$1,000,000**
- **Over **\$525,000** – submit for final rate and approval
- 1, 2, 3, or 4 family dwellings
- Townhomes (with firewall separating units)
- Construction type: brick, brick veneer, hardy plank, frame, stucco, EFIS

All submittals should/will be:

- 🏠 Owner, seasonal/secondary, rental occupied or vacant
- 🏠 Subject to a CLUE and/or credit report
- 🏠 Subject to no unusual exposures
- 🏠 Insured to 100% if replacement cost is selected
- 🏠 Well maintained and show pride of ownership.

TDP-1 Form

- Minimum Dwelling Value **\$15,000**
- Fire and Lightning
- Extended Coverage
- Vandalism & Malicious Mischief (optional) Not available on any risk with lapse over 30 days.

TDP-2 Form

- Minimum Dwelling Value **\$30,000**
- Fire and Lightning
- Extended Coverage
- Additional Extended Coverage - Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating up to policy limits

TDP-3 Form

- Minimum Dwelling Value **\$50,000**
- Fire and Lightning
- Extended Coverage
- Physical Loss Form - Replacement Cost (*80% Co-insurance required*), All Risk (Dwelling), Falling Objects, V&MM, Trees, Shrubs, Plants, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing or Heating & Loss of Use

Business on premises (including farming & home daycare)

- Must be submitted with current GL at inception and annually at renewal with details for final rate and company Underwriter approval.

Vacant Dwellings

- TDP-1 or TDP-3
- Extended Coverage is mandatory
- Vacancy Clause must be for 12 months
- Liability available up to \$1,000,000
- Must be submitted for final rate and approval if vacant in excess of 12 months prior to binding

Rental Dwellings – May be scheduled up to 5 on 1 policy.

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **UTS-438S-TX** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- Risks with roofs over 20 years old are not eligible for roof coverage. Roof exclusion applies
- If roof is over 15 years old and/or has 2 layers, ACV settlement applies. If roof is in poor condition, is 2 layers (comp over wood) or has 3 layers roof is excluded
- Risks with tile or slate roofs over 25 years are not eligible for roof coverage. Roof exclusion applies.
- Risks with metal roofs – Cosmetic Roof Exclusion applies.
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. Burglar bars with quick release feature are acceptable. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks over 40 years old where electrical, heating, or plumbing have not been updated. May be written on an “unendorsed” TDP-1
- Risks with aluminum / knob & tube wiring
- Risks with a space heater as primary source of heat in PPC 9 & 10
- Condominiums, Apartments, Mobile homes
- Commercial risks or risks converted from a commercial building
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks that are in jeopardy of foreclosure
- Risks under construction or major renovations
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

TDP-002 Replacement cost Personal Property
Premises Liability \$25,000-\$1,000,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Mold Exclusion
- Hunting Exclusion
- Existing Damage Exclusion

Scottsdale Insurance Company

Homeowners

Eligible Risk

- Dwelling values **\$25,000 to \$1,000,000**
- **Over **\$525,000** – submit for final rate and approval
- One or two family dwellings
- Construction type: brick, brick veneer, hardy plank, frame, stucco, EFIS

All submittals should/will be:

- Owner, seasonal/secondary occupied
- Subject to a CLUE and/or credit report
- Subject to no unusual exposures
- Insured to 100% if replacement cost is selected
- Well maintained and show pride of ownership.

HO-A Form

- Minimum Dwelling Value **\$25,000**
- ACV only
- No accidental water discharge coverage. (See HOB)

HO-B Form

- Minimum Dwelling Value **\$50,000**
- Replacement cost on dwelling included. (*100% Co-insurance required.*)
- Policy limits accidental water discharge coverage included.

Secondary Dwellings (HO-A & HO-B)

- Owner occupied only
- Regular monitoring or caretaker required
- Water damage sublimit: HO-B \$10,000
- Submit \$100,000 Coverage A and below and / or PPC 9 and 10 to Underwriting for final rate and approval.

Business on premises (including home daycare)

Must be submitted with current GL on file and details for final rate and company Underwriter approval.

Deductibles –Minimum Deductibles vary by Territory

General Underwriting

- Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **UTS-438S-TX** is required
- Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts.
- Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1
- If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval.
- If roof is over 15 years old and/or has 2 layers, ACV settlement applies.
- **If roof is in poor condition, is 2 layers (comp over wood) or has 3 layers roof is excluded**
- Risks with tile or slate roofs over 25 years are not eligible for roof coverage. Roof exclusion applies.
- Risks with metal roofs – Cosmetic Roof Exclusion applies.

- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. (HOA only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks that are vacant or tenant occupied (**See TDP**)
- Risks over 40 years old where electrical, heating, or plumbing have not been updated. May be written on an “unendorsed” TDP-1
- Risks with aluminum / knob & tube wiring
- Risks with a space heater as primary source of heat
- Risks with partial wiring updates.
- Condominiums, Apartment houses, 3-plex, or 4-plex, Mobile homes
- Commercial risks or risks converted from a commercial building
- Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas
- Risks with roofs that are worn out and/or in need of repair. May be acceptable with roof exclusion
- Risks where a wood burning stove or fireplace is the primary source of heat
- Applicants that have been convicted of arson or fraud relating to a property loss.
- Applicants with no legal title to the land upon which the dwelling is located
- Risks in jeopardy of foreclosure
- Risks without permanently installed steps at all entrances
- Risks with burglar bars without quick release latches on all windows

Optional Endorsements

(Including but not limited to)

HO-101	Replacement cost Personal Property
Personal Liability	\$25,000-\$1,000,000

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal Exclusion
- Mold Exclusion
- Hunting Exclusion
- Existing Damage Exclusion

Ranchers & Farmers

Dwelling Fire

<p>Eligible Risk</p> <ul style="list-style-type: none"> • Dwelling values \$15,000 to \$100,000 PPC 1-8 / \$60,000 PPC 9-10 • One or two family dwellings • Construction type: brick, brick veneer, hardy plank, frame, stucco. NO EFIS <p>All submittals should/will be:</p> <ul style="list-style-type: none"> ✚ Owner, seasonal/secondary, rental occupied ✚ Subject to a credit report and/or CLUE report ✚ Subject to no unusual exposures ✚ Well maintained and show pride of ownership <p>TDP-1 Form</p> <ul style="list-style-type: none"> • Fire and Lightning • Extended Coverage • Vandalism & Malicious Mischief (owner occupied only) • Maximum Personal Property \$30,000 owner / \$15,000 seasonal <p>Rental Dwellings</p> <ul style="list-style-type: none"> • Fire and EC only (no VMM) • May be scheduled up to 5 on 1 policy. • Personal Property \$5000 max <p>Deductibles –Minimum Deductibles vary by Territory</p> <p>General Underwriting</p> <ul style="list-style-type: none"> • Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed TDP-001 is required • Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts. • Risk must have continuous coverage. Risks with a lapse in coverage over 10 days – submit for final rate and approval • If the Applicant has had any loss during the last 3 years, submit to TSGA with details for final rate and approval • No contents available on rental units • If roof is over 10 years old and/or has 1 layer, ACV settlement applies. If roof is in poor condition and/or has 2 layers roof is excluded • Wood Roofs - Surcharge added with 2% W/H/H deductible or can be excluded. • If property has more than 10 acres, may not be written with liability. • The dwelling cannot have burglar bars of any kind on entrances. • Application must be signed by agent and insured. • TSGA has the final decision on acceptability of all risks 	<p>Unacceptable Risk:</p> <ul style="list-style-type: none"> • Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition • Risks over 30 years old where electrical, heating, or plumbing have not been updated. May be written on an “unendorsed” TDP-1 • Risks with aluminum / knob & tube wiring • Risks with flat or cedar shake roof • Condominiums, Apartment houses, Townhouse, 3-plex, or 4-plex, Mobile homes • Log homes • Commercial risks or risks converted from a commercial building • Risks in an area condemned due to urban renewal or highway construction and/or high vandalism areas • Risks with <u>any type</u> of business on the premises including but not limited to farming and home day care. (See Scottsdale) • Applicants that have been convicted of arson or fraud relating to a property loss. • Applicants with no legal title to the land upon which the dwelling is located • Risks that are in jeopardy of foreclosure • Risks under construction or major renovations • Risks with a prior mold loss • Risks with burglar bars without quick release latches on all windows <p style="text-align: center;">Mandatory Endorsements & Exclusions (Including but not limited to)</p> <ul style="list-style-type: none"> • Swimming Pool/Hot Tub/Spa exclusion • Trampoline Exclusion • Slab Exclusion • Mold Exclusion • Animal Injury Limitation - \$10,000
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Ranchers & Farmers Insurance Co (Direct Bill)

Homeowners

<p>Eligible Risk</p> <ul style="list-style-type: none"> • Dwelling values \$25,000 to \$125,000. Max TIV \$250,000 • One or two family dwellings • Construction type: brick, brick veneer, hardy plank, frame, stucco. NO EFIS <p>All submittals should/will be:</p> <ul style="list-style-type: none"> ✚ Owner occupied ✚ Subject to a credit report and/or CLUE report ✚ Subject to no unusual exposures ✚ Well maintained and show pride of ownership <p>HO-A Form</p> <ul style="list-style-type: none"> • No age limit • Replacement cost on personal property is available for an additional premium (owner occupied only) • Max water limit \$5,000 owner only <p>Deductibles –Minimum Deductibles vary by Territory</p> <p>General Underwriting</p> <ul style="list-style-type: none"> • Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed HO-140 is required • Risks 50 years and older require updates of wiring, heating, and plumbing in the form of inspection or contractor receipts. • Risk must have continuous coverage. Risks with a lapse in coverage over 10 days – submit for final rate and approval • Risks with roofs in poor condition are not eligible for roof coverage. Roof exclusion applies. • If the supplemental heat source is a woodstove, submit unbound with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report • If there is a swimming pool on the premises, the pool must be surrounded with a stockade type fence at least 4' high with a locked gate. An unfenced pool or a pool with a diving board or slide must be written with the swimming pool exclusion (THP-168). The exclusion must be signed by the applicant. • If an unattached structure value exceeds 50% of the dwelling value, submit with photos (front and back). Barns are unacceptable. • If the personal property value exceeds 60% of the dwelling-submit with an inventory. The maximum personal property limit may not exceed 100% of the dwelling limit (Coverage A). • Application must be signed by agent and insured • TSGA has the final decision on acceptability of all risks 	<p>Unacceptable Risk:</p> <ul style="list-style-type: none"> • Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition • Risks that are vacant, tenant occupied or secondary/seasonal (See TDP) • Risks over 40 years old where electrical, heating, or plumbing have not been updated. (see TDP) • Risks with aluminum / knob & tube wiring • Risks with flat or cedar shake roof • Condominiums, Apartment houses, Townhouse, 3-plex, or 4-plex, Mobile homes • Log homes • Commercial risks or risks converted from a commercial building • Risks without permanently installed steps at all entrances • Risks in an area condemned due to urban renewal or highway construction and/or high vandalism areas • Risks with <u>any type</u> of business on the premises including but not limited to farming and home day care. (See Scottsdale) • Applicants that have been convicted of arson or fraud relating to a property loss. • Applicants with no legal title to the land upon which the dwelling is located • Risks that are in jeopardy of foreclosure • Risks under construction or major renovations • Risks with a prior mold loss • Risks with burglar bars without quick release latches on all windows • Risks with burglar bars of any entrances. • Risks under contract to purchase or under a lease / purchase agreement • If the dwelling has more than two (2) mortgagees • If the applicant owns a trampoline or if there is a trampoline on the premises • Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweiler, German Shepherd and other dog breeds developed for aggressive behavior are not acceptable • If the dwelling has damage that has not been repaired • Any applicant with any fire, theft or liability loss / claim or more than one loss at any location in the past three (3) years
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Ranchers & Farmers Insurance Co (Direct Bill)

Mobile Home

<p>Eligible Risk</p> <ul style="list-style-type: none"> • Dwelling values \$5,000 to \$125,000 • Windstorm is excluded on 1st tier • Flood is excluded. <p>All submittals should/will be:</p> <ul style="list-style-type: none"> ✚ Owner, seasonal/secondary, tenant occupied ✚ Subject to a credit report and/or CLUE report ✚ Subject to no unusual exposures ✚ Well maintained and show pride of ownership <p>Owners/Seasonal/Rental MH's</p> <ul style="list-style-type: none"> • Flood coverage is not available • Maximum Exposure Limit \$200,000 <p>Rental Program</p> <ul style="list-style-type: none"> • All of the above underwriting guidelines apply • Two photos are required on all tenant occupied risks • The name of the tenant must be shown on the application • Wood burning stoves and/or other supplemental heat sources are unacceptable • On schedules, if the total exposure exceeds \$125,000, submit unbound with tenant's name and total exposure • Replacement cost, full repair and open peril are not available. If there are multiple owners and/or if the manufactured home is used as a hunting camp, liability is not available • The legal owner must be the named insured <p>Deductibles - Minimum Deductibles vary by territory</p> <p>General Underwriting</p> <ul style="list-style-type: none"> • Attached structures must be added to the mobile home • Unattached structures must be declared including length, width, and value (EXAMPLE: 8X10 shed – \$1,000) • Manufactured homes must be insured to 100% of value • Protected / In Park: Manufactured homes located within 1,000 feet from a fire hydrant and within 5 miles from a fire department, or any unit in a manufactured home park or community with a concentration of 25 or more manufactured homes • Seasonal Program: All of the above underwriting guidelines apply, but replacement cost; full repair and open peril are not available. If there are multiple owners and/or a hunting camp, liability is not available • Risks with burglar bars without quick release latches on all windows. The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy • Application must be signed by agent and insured • TSGA has the final decision on acceptability of all risks 	<ul style="list-style-type: none"> • A personal property inventory must be submitted if the value of personal property exceeds 100% of the value of the manufactured home or \$20,000, whichever is greater • Photos are required (one of the front and one of the back) if any unattached or attached structure value exceeds \$10,000, or if the combined value of the unattached/attached structures exceeds the value of the manufactured home • If manufactured home is equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer, submit with wood burning questionnaire • If swimming pool is on premises, pool must be surrounded with a fence at least 6 feet high with a locked gate. Maximum liability coverage available \$100,000. Unfenced pools with a diving board and/or slide are not acceptable • If the applicant was previously uninsured, submit unless they purchased the manufactured home within 30 days of the application date • If the applicant has sustained 2 or more weather related losses in the past 3 years, submit with details, including the type of loss, date of loss, and the amount paid <p>Unacceptable Risk:</p> <ul style="list-style-type: none"> • Manufactured home that has been substantially modified • If the manufactured home is equipped with a kerosene heater • If any business is conducted on the premises (including day care and farming) • If the manufactured home has cinder block steps or does not have a safety railing • If there is a trampoline or any other increased hazardous liability exposure on the premises • If the Manufactured home has any damage that has not been repaired • If the manufactured home and premises is not well maintained or if there is evidence of poor upkeep • Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweilers, German Shepherd and other dog breeds developed for aggressive behavior are not acceptable • If the applicant is not currently employed unless retired or disabled • If any fire, theft, or liability loss/claim within the past 3 years; all other perils – no more than 2 losses/claims in the past 3 years • Manufactured homes with more than one mortgagee, individual or dealer as a mortgagee <p>Special Deductible & Exclusion</p> <ul style="list-style-type: none"> • The premium includes a \$5,000 Named Storm Deductible in 2nd Tier Counties • Windstorm, Hurricane and Hail are excluded in Tier 1
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Certain Underwriters @ Lloyd's, London

Mobile Home – Coastal

Eligible Risk:

- Dwelling values **\$6,000 to \$100,000**
- Windstorm is included
- Flood is excluded.
- **Risks in 1st and 2nd tier**
- **Risks more than 20 miles to the Gulf of Mexico**

All submittals should/will be:

- ✚ Owner, seasonal/secondary, tenant occupied
- ✚ Subject to a credit report and/or CLUE report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership

Owner/Seasonal/Rental MH's

- Minimum Dwelling Value **\$6,000** Cameron & Hidalgo
- Minimum Dwelling Value **\$10,000**
- Maximum Dwelling Value **\$100,000**
- The value of the land is not included in the value of the home and/or combined limit

Deductibles –Minimum Deductibles vary by Territory
5% (1000) Named Storm Deductible

General Underwriting

- Mobile homes over 10 years old require photos provided by agent.
- Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land
- Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above)
- If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval.
- The value of Other Structures that are attached to the mobile home is included in the value of the home and must be declared with a complete description including value on the application
- Adjacent structures must be declared on the application including a complete description - length, width and value and use on the application.
- Mobile Homes over 10 years old are ineligible for Replacement cost. (ACV)
- Policies are not transferable to another insured
- A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home or \$15,000, whichever is greater
- The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. Burglar bars with quick release feature are acceptable. (ACV only)
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks located less than 20 miles to the Gulf of Mexico
- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks with any type of business on the premises including but not limited to farming and home day care
- Risks that are vacant and/or with no utility service
- Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer.
- Isolated mobile homes, not visible or accessible to a public roadway
- Applicants that are not gainfully employed unless retired or disabled
- A custom or homemade mobile home or a home that has been substantially modified
- Mobile homes used commercially
- Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
- Risks with burglar bars without quick release latches on all windows

Mandatory Endorsements & Exclusions (Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion
- Mold Exclusion

Coastal Mobile Home Program

<p>Eligible Risk:</p> <ul style="list-style-type: none"> • Dwelling values \$6,000 to \$125,000 Rental / Secondary • Dwelling values \$6,000 to \$60,000 Owner • Available in 1st tier Only • Windstorm is included • Flood is excluded • Risk more than 2 miles to salt water <p>All submittals should/will be:</p> <ul style="list-style-type: none"> ✚ Owner, seasonal/secondary, tenant occupied ✚ Subject to a credit report and/or CLUE report ✚ Subject to no unusual exposures ✚ Well maintained and show pride of ownership <p>Deductibles –Minimum Deductibles vary by Territory 5% (1000) Named Storm Deductible</p> <p>General Underwriting</p> <ul style="list-style-type: none"> • Mobile homes over 10 years old require photos provided by agent. • Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land • Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above) • Other Structures that are attached to the mobile home must be declared on the application including length, width, value and use. • Adjacent Structures must be declared on the application including length, width, value and use. • An Inventory is required when personal effects coverage over \$15,000 is requested, submit only • If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval • Policies are not transferable to another insured • The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. Burglar bars with quick release feature are acceptable. (ACV only) • Application must be signed by agent and insured • TSGA has the final decision on acceptability of all risks 	<p>Unacceptable Risk:</p> <ul style="list-style-type: none"> • Risks located less than 2 miles to salt water • Risks located in Galveston county • Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition • Risks with <u>any type</u> of business on the premises including but not limited to farming and home day care • Risks that are vacant and/or with no utility service • Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer. • Isolated mobile homes, not visible or accessible to a public roadway • Applicants that are not gainfully employed unless retired or disabled • A custom or homemade mobile home or a home that has been substantially modified • Mobile homes used commercially • Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground • Risks with burglar bars without quick release latches on all windows <p style="text-align: center;">Mandatory Endorsements & Exclusions (Including but not limited to)</p> <ul style="list-style-type: none"> • Swimming Pool/Hot Tub/Spa exclusion • Trampoline Exclusion • Animal & Reptile Exclusion • Mold Exclusion
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American Reliable MH Mobile Home Program

<p>Eligible Risk:</p> <ul style="list-style-type: none"> • Dwelling values \$175,000 • Windstorm is excluded on 1st tier • Flood is optional <p>All submittals should/will be:</p> <ul style="list-style-type: none"> ✚ Owner, seasonal/secondary, tenant occupied ✚ Subject to a credit report and/or CLUE report ✚ Subject to no unusual exposures ✚ Well maintained and show pride of ownership <p>Deductibles –Minimum Deductibles vary by Territory</p> <p>General Underwriting</p> <ul style="list-style-type: none"> • Mobile homes over 10 years old require photos provided by agent. • Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land • Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above) • Other Structures that are attached to the mobile home must be declared on the application including length, width, value and use. • Adjacent Structures must be declared on the application including length, width, value and use. • Mobile Homes over 20 years old are ineligible for Replacement cost. (ACV) • If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval • Policies are not transferable to another insured • An Inventory is required when personal effects coverage over \$15,000 is requested, submit only • The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy. Burglar bars with quick release feature are acceptable. (ACV only) • Risks with a trampoline are not eligible for liability coverage • Risks with a swimming pool or spa that is not completely fenced with a self latching gate are not eligible for liability coverage. • Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweilers, German Shepherd and other dog breeds developed for aggressive behavior are not eligible for liability coverage. • Application must be signed by agent and insured • TSGA has the final decision on acceptability of all risks 	<p>Unacceptable Risk:</p> <ul style="list-style-type: none"> • Risks located in 2nd tier and North Central Texas. • Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition • Risks with <u>any type</u> of business on the premises including but not limited to farming and home day care • Risks that are vacant and/or with no utility service • Risks located in an area subject to floods or mudslides. • Risks located within 1500 feet of water (river, lake or creek) • Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer. • Isolated mobile homes, not visible or accessible to a public roadway • Applicants that are not gainfully employed unless retired or disabled • A custom or homemade mobile home or a home that has been substantially modified • Mobile homes used commercially • Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground • Risks with burglar bars without quick release latches on all windows <p style="text-align: center;">Mandatory Endorsements & Exclusions (Including but not limited to)</p> <ul style="list-style-type: none"> • Animal & Reptile Exclusion • Mold Exclusion
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Great Lakes Mobile Home

Eligible Risk:

- Dwelling value: **\$5,000** to **\$125,000** Max TIV **\$200,000**
- Windstorm is included
- Flood is optional. – Risk must be more than 1 mile to any body of water.
- **Risks in 1st and 2nd tier**
- **No restriction to distance to the Gulf of Mexico**

All submittals should/will be:

- ✚ Owner, seasonal/secondary
- ✚ Subject to a credit report and/or CLUE report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership

Owner/Seasonal/Rental MH's

- Minimum Dwelling Value **\$5,000**
- Maximum Dwelling Value **\$125,000**
- The value of the land is not included in the value of the home and/or combined limit

Deductibles –Minimum Deductibles varies by Territory

General Underwriting

- Photos required. Must be provided by agent.
- Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land with PPC 1-8.
- Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above)
- If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval.
- The value of Other Structures that are attached to the mobile home is included in the value of the home and must be declared with a complete description including value on the application
- Adjacent structures must be declared on the application including a complete description - length, width and value and use on the application.
- Mobile Homes over 30 years old are ineligible for Agreed Value
- Policies are not transferable to another insured
- A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks with any type of business on the premises including but not limited to farming and home day care
- Risks that tenant occupied or vacant and/or with no utility service
- Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer.
- Isolated mobile homes, not visible or accessible to a public roadway
- Applicants that are not gainfully employed unless retired or disabled
- A custom or homemade mobile home or a home that has been substantially modified
- Mobile homes used commercially
- Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
- Risks with burglar bars without quick release latches on all windows.

Optional Endorsements (Including but not limited to)

- 4L Agreed Value
- 4N Amendatory Endorsement
- TX-486 Replacement cost on Personal Property
- HW-171 Swimming Pool/ Spa/Trampoline exclusion
- HW-132 Animal Exclusion

Mandatory Endorsements & Exclusions (Including but not limited to)

- BCM3A Mold Exclusion

Certain Underwriters @ Lloyd's, London

Mobile Home

Eligible Risk:

- Dwelling values **\$5,000 to \$100,000**
- Windstorm is included
- Flood is optional. – Risk must be more than 1 mile to any body of water.
- **Risks in 1st and 2nd tier**
- **No restriction to distance to the Gulf of Mexico**

All submittals should/will be:

- ✚ Owner, seasonal/secondary, tenant occupied
- ✚ Subject to a credit report and/or CLUE report
- ✚ Subject to no unusual exposures
- ✚ Well maintained and show pride of ownership

Owner/Seasonal/Rental MH's

- Minimum Dwelling Value **\$5,000**
- Maximum Dwelling Value **\$100,000**
- The value of the land is not included in the value of the home and/or combined limit

MH Form

- Owner, seasonal/secondary
- Risk must be 30 years or newer.

Fire Mobilehome (TDP-1)

- Owner, seasonal/secondary, tenant occupied
- No age limit
- No flood
- VMM is included
- Personal property available on owner occupied
- Personal property available up to \$3000 tenant occupied
- Theft is optional on owner occupied.

Deductibles –Minimum Deductibles varies by Territory

General Underwriting

- Photos required. Must be provided by agent.
- Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land with PPC 1-8.
- Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above)
- If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval.
- The value of Other Structures that are attached to the mobile home is included in the value of the home and must be declared with a complete description including value on the application
- Adjacent structures must be declared on the application including a complete description - length, width and value and use on the application.
- Mobile Homes over 30 years old are ineligible for Agreed Value
- Policies are not transferable to another insured

- A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks with any type of business on the premises including but not limited to farming and home day care
- Risks vacant and/or with no utility service
- Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer.
- Isolated mobile homes, not visible or accessible to a public roadway
- Applicants that are not gainfully employed unless retired or disabled
- A custom or homemade mobile home or a home that has been substantially modified
- Mobile homes used commercially
- Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
- Risks with burglar bars without quick release latches on all windows.

Optional Endorsements (Including but not limited to)

- PT-276 Personal Theft
- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion

Mandatory Endorsements & Exclusions (Including but not limited to)

- Mold Exclusion

Certain Underwriters @ Lloyd's, London

Mobile Home

Eligible Risk:

- Dwelling values **\$5,000 to \$100,000**
- Windstorm is included
- Flood is optional. – Risk must be more than 1 mile to any body of water
- **Risks in 1st and 2nd tier**
- **No restriction to distance to the Gulf of Mexico**

All submittals should/will be:

- ✦ Owner, seasonal/secondary
- ✦ Subject to a credit report and/or CLUE report
- ✦ Subject to no unusual exposures
- ✦ Well maintained and show pride of ownership

Owner/Seasonal MH's

- Minimum Dwelling Value **\$5,000**
- Maximum Dwelling Value **\$100,000**
- The value of the land is not included in the value of the home and/or combined limit

Deductibles –Minimum Deductibles varies by Territory

General Underwriting

- Photos required. Must be provided by agent.
- Protected / In Park – Located in a park, subdivision or community with 25 or more occupied space/homes or within the corporate limits of a city or town on Land with PPC 1-8.
- Unprotected / Out-of-Park – Mobile home does not meet the definition of protected (above)
- If the applicant had 2 or more weather related losses during the last 3 years, and/or any non-weather related loss during the last 3 years submit with details for final rate and approval.
- The value of Other Structures that are attached to the mobile home is included in the value of the home and must be declared with a complete description including value on the application
- Adjacent structures must be declared on the application including a complete description - length, width and value and use on the application.
- Mobile Homes over 30 years old are ineligible for Agreed Value
- Policies are not transferable to another insured
- A personal property inventory must be submitted if the value of personal property exceeds 75% of the value of the manufactured home.
- The dwelling cannot have burglar bars of any kind on entrances.
- Application must be signed by agent and insured
- TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

- Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition
- Risks with any type of business on the premises including but not limited to farming and home day care
- Risks that tenant occupied or vacant and/or with no utility service
- Risks equipped with a wood burning stove or fireplace insert or any other supplemental heating source not installed by the original manufacturer.
- Isolated mobile homes, not visible or accessible to a public roadway
- Applicants that are not gainfully employed unless retired or disabled
- A custom or homemade mobile home or a home that has been substantially modified
- Mobile homes used commercially
- Mobile homes on poles or pilings raised to an unusual and/or abnormal level above the level of the ground
- Risks with burglar bars without quick release latches on all windows.

Optional Endorsements

(Including but not limited to)

- Swimming Pool/Hot Tub/Spa exclusion
- Trampoline Exclusion
- Animal & Reptile Exclusion

Mandatory Endorsements & Exclusions

(Including but not limited to)

- Mold Exclusion

TSG Premium Finance, LLC

General Rules and Instructions

<p>1. Policies Acceptable for Financing Most Property policies issued by admitted carriers will usually qualify for financing. Finance agreements other than Texas Security General Insurance Agency, Inc. are not acceptable.</p> <p>2. Preparation of Finance Agreement Make sure insured's name, address and ZIP are correct and legible.</p> <p style="padding-left: 20px;">a. Required Policy Information – Each policy or contract must be fully described, including the Policy Description section. Premiums shown must always agree with premium reported to carrier</p> <p style="padding-left: 20px;">b. Down Payment and Payment Plans – TSG Rate Chart must always be accessible. The down payment will be determined by the Insurance Company. Policies can be financed from 4 to 9 payments. The minimum amount financed for 4 monthly payments is \$100.00, for 8 payments the minimum monthly payment is \$201.00 and the minimum amount finance for 9 monthly payments is \$650.00</p> <p style="padding-left: 20px;">c. Federal and State Law Disclosure Requirements – All blocks must be filled in before insured signs. It is important that Federal Truth-in-Lending Disclosure be accurate and legible and that there is no strike-through or corrections</p> <p style="padding-left: 20px;">d. Installment Due Date – Due date of first payment is determined by selecting a date of the 1st, 5th, 10th, 15th, 20th or 25th of the month within 30 days from the inception date of the policy. Do not set 1st payment beyond 30 days from inception date, unless a check for the first payment is attached to the finance agreement when submitted to TSG</p> <p style="padding-left: 20px;">e. Signatures Required – All named insureds must sign Agreement. Insured must sign where it says "Signature of INSURED". Dates are also required. If insured signs with an "X", signature must be witnessed. Parent or guardian must co-sign if insured is under age of insurance or financing purposes</p> <p>3. Payment – Monthly Payment – Monthly invoices will be sent to each customer. Advise insureds to make payment direct to TSG via check or money order (not in cash) with account number shown. Accounts are not credited until funds are received at TSG office. Check by phone is an option of payment using a personal checking account. Walk-in payments are an option to those in the San Antonio area. We also offer payments through TSGA's website with a check for free</p> <p>4. Notification to Insurance Carrier of Financed Policies – A copy of Agreement must always accompany policy papers forwarded carrier</p>	<p>5. Important – Copy of finance agreement must always be attached to Application or Renewal and sent to TSG</p> <p>6. Condition of Agreement Acceptance Agreements must be in compliance with all laws as well as TSG requirements. Should any Agreement be discovered not in compliance, it is to be understood that Producer will indemnify TSG for any loss incurred as a result. Insured and Producer will be promptly advised should Agreement contain any errors in the amount or due date</p> <p>7. Minimum Finance Charge – All finance agreements are subject to a minimum finance charge</p> <p>8. Policy Charges – TSG should be immediately notified, especially when an additional premium is assessed or cancellation is instituted by the insured or carrier</p> <p>9. If Insured Elect to Finance – Producer should collect required down payment (including odd-cents) plus past due installments (if any), and forward it to TSG</p> <p>10. Financing of New Policy Purchases - If insured's account is more than 30 days old, new policy purchases are to be financed on a new Agreement. Insured having more than one account should be cautioned to always show their account number(s) on check or money order when making payment</p> <p>11. Default and Cancellation – TSG notice and collection procedures, outlined below, are designed to encourage payment and avoid cancellation of those insureds that want their insurance, but may have been neglectful</p> <p>12. Accounts unpaid ON the 5th day after due date – Insured are mailed an Intent to Cancel also allowing 10 days for payment. Producer is simultaneously notified. When a portion of a scheduled installment becomes delinquent 10 days or more, a late charge of 5% of such installment will be assessed and collected, and a notice of cancellation after 15 days from due date for non-payment will be mailed to the insured by TSG also notifying the agent and the insurance company. When checks are returned because of insufficient Funds, an NSF charge of \$25.00 is assessed</p> <p>13. Returned Premiums – All return premiums credited to or received by Producer must be immediately forward to TSG for credit to insured's account. Unless otherwise required by law, return premium are normally applied to the account balance and do not take the place of payments due</p> <p>14. Reinstatement – Once a policy has been cancelled, there will be no reinstatement. A new application for insurance must be taken and a new finance agreement prepared</p> <p>15. Credit Balances – Resulting from return premiums are promptly refunded</p>
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TSG Premium Finance, LLC

Quick Reference Guide

Re-printing a Finance Agreement

1. Log On using your **AGENT CODE**, **USERNAME** and **PASSWORD**
2. Enter the policy number of the insured
3. Click **Documents** on the bottom of the screen
4. If this is for a new policy, scroll to **Applications** and click on the current **Policy Period**
5. Scroll down to make sure finance agreement is there
6. Print using the **Print Copy** button
7. If this is for a renewal policy, follow steps 1,2 & 3 then scroll to **Invoices** and click on the current **Due Date**
8. Scroll down to make sure finance agreement is there
9. Print using the **Print Copy** button
10. Have NAMED INSURED sign where it says “Signature of INSURED” then have them also “DATE” the finance agreement and return to TSG Premium Finance, LLC

Must be signed and dated to avoid delays in processing

TSG Premium Finance, LLC

Quick Reference Guide

Printing a brand new Finance Agreement

1. Log On using your **AGENT CODE** , **USERNAME** and **PASSWORD**
2. Enter the policy number of the insured
3. Click **Utilities** on the bottom of the screen
4. Click on **print finance agreement**
5. A **utility to create a finance agreement** will be available for your use
6. **Number of payments Information for the amount financed** is located on the bottom of the page. Please use this information for printing an accurate finance agreement.
7. You will enter all figures that applies (enter 0 if not applicable). The Minimum Down payment will calculate for you. You have an option to change the Down payment to a higher amount if needed.
8. Click on **Go** and **Print** when finance agreement is showing
9. Have insured sign. Originals are not needed and can be faxed or e-mailed

Must be signed and dated to avoid delays in processing

Things to know about **TSG Premium Finance, LLC** :

1. Can efficiently finance and monitor any policy that is written through TSGA
2. We offer Check by Phone payment.
3. We offer an online payment option with **no service fee.**
4. We offer **auto draft** with no service fee. TSG will automatically draft the insured's checking/savings account on the due date of the payment.
5. **Walk in payments** are an option to those in the San Antonio area
6. We do our best to ensure that all payments are entered timely and accurately
7. We offer **no charge** for replacement invoices or notices
8. Dedicated to returning all voice mails within the hour
9. Always evaluating and improving customer service to the agent and the insured
10. For your convenience Fax,/E-mail information is located at bottom of agreement

“Remember” the amount financed is what TSG Premium Finance, LLC funds to Texas Security General Ins. Agency, Inc. and not the total premium.

ISi Internet Solutions for Insurance Quick Reference Guide

Obtaining a Quote, Application, Submission and Dec Page

1. Log On using your **AGENT CODE**, **USERNAME** and **PASSWORD**
 2. Click **Quote / App** on the black navigation bar to the right
 3. Next, choose a policy form (Homeowner, Dwelling, Mobile Homeowners)
 4. From the same page, click the **Quote** button to the right to proceed to **1-BASIC** information page
 5. Select a **company** and **effective date** from the **1-BASIC** screen
 6. Complete Insured Information (risk & mailing address) and click **Continue**
 7. Complete required information for a Quote on Screen 2
 8. Click the **Rate** button to obtain a rate/quote
 9. Once you are ready to “submit” the application, proceed to Page 3 **App Info** and complete required information
 10. Click the **Status** Screen to enter deposit information and submit for approval and issuance of a **Dec page**.
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Steps to retrieving your **Dec Page** or editing your application:

1. Click **Quote / App** on the black navigation bar to the right
2. Type insureds last name & click the **Search** button
3. If policy # appears, click on **Policy Number**
4. Click on **Current Policy Period**, then click print copy
5. If Edit button appears, click **Edit** and go back into quote to fix any issues on the status screen to resubmit for a Dec page

ISi Internet Solutions for Insurance

Endorsement

Quick Reference Guide

1. Log On using your **AGENT CODE** , **USERNAME** and **PASSWORD**
 2. From the **HOME** page enter insured's name or policy number and hit enter
 3. Next, choose **Endorse Policy** from the blue links at the top of the policy summary screen
 4. Today's date will default in the endorsement date field; you can change this to a future effective date if needed. The date used will reflect any DEC page impacted
 5. If you change the endorsement date, you will have to click the **Check Coverage** button to verify there is coverage
 6. Click the **Process Endorsement** button and then click the **Policy Change** button to start your endorsement
 7. You will be taken to **Quote / App** to make any changes needed
 8. If you are processing a premium bearing endorsement, you can use the **Evaluate Endorsement Impact** button on the **RATING INFO** page to determine the change in premium
 9. Once you have made the required changes proceed to the **Status**
 10. Enter a description of all changes in the Description of Endorsement field
 11. On the same page click the **Submit for approval** button to submit your change for underwriting approval
-

Steps to retrieving your Endorsed **Dec Page**:

1. Click **HOME** on the black navigation bar to the right
2. Type insured's last name & click the **Lookup Policy** button
3. Click on **Current Policy Period**, then click print

ISI Internet Solutions for Insurance

Territory Map by Marketing Representative



Texas Security General

INSURANCE AGENCY, LLC

18545 Sigma Road, Suite 101

San Antonio, Texas 78258

Phone 1-210-764-1233

Fax 1-210-764-1266

Toll Free 1-800-714-6789

Toll Free Fax 1-800-714-7110

**Larry Thompson -
Marketing Director**

Cell: 806-438-2741

David Glenn x7418

Producer - West/Central Texas

**Anne Watkins -
Senior District Manager**

Cell: 817-689-1130

Matthew Carroll x7498

Producer - North Texas

**Robert Salinas -
Senior District Manager**

Cell: 210-324-7520

Erik Samora x7473

Producer - SW Texas

**Steve Scholl
Senior District Manager**

Cell Phone: 713-882-2583

Ranise Maynard x 7469

Producer - SE TX & Gulf Coast

Jeryl Gates - x7429

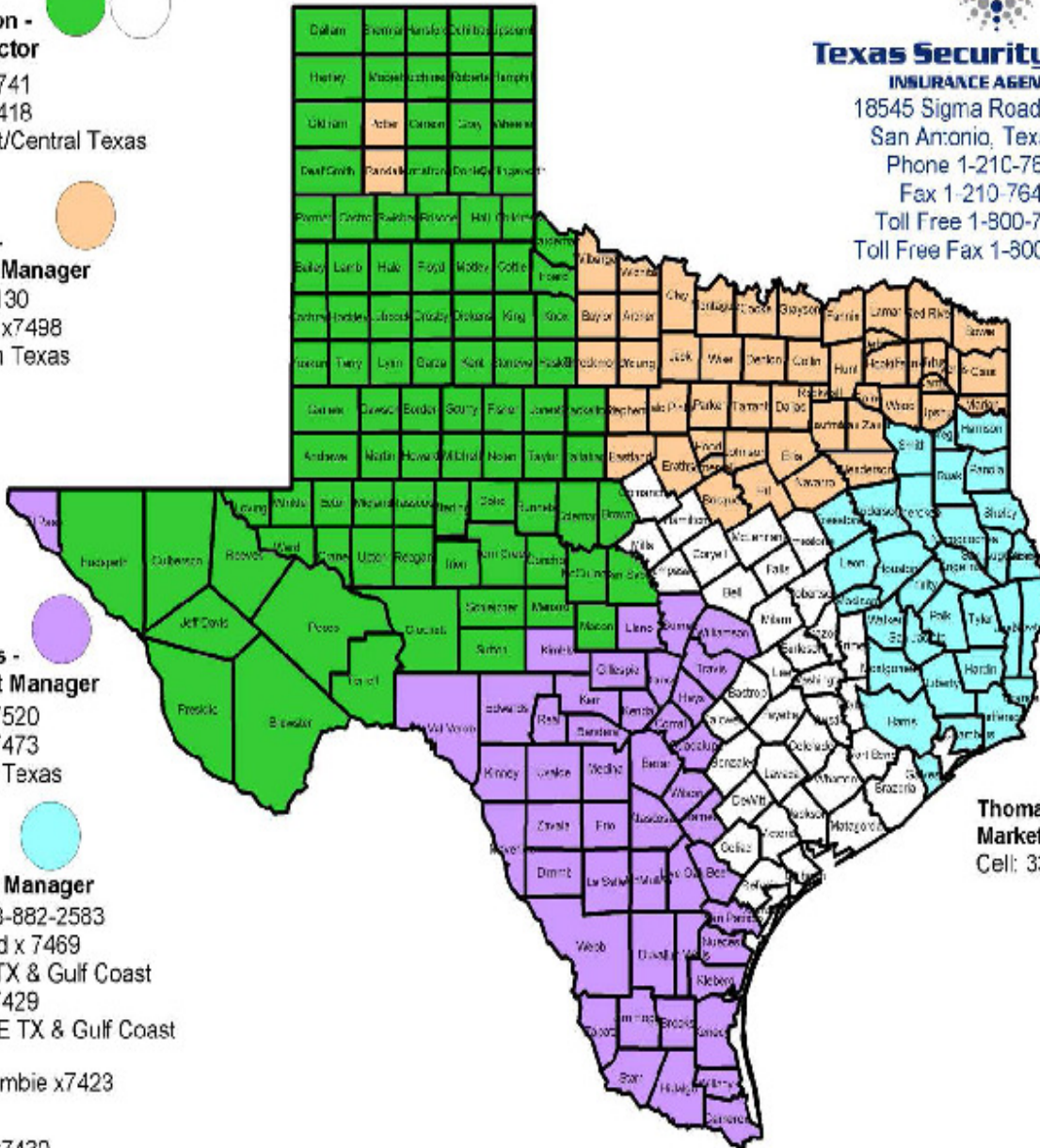
Underwriter - SE TX & Gulf Coast

Kendra Abercrombie x7423

Producer

Stella Casarez x7430

Mobile Home Underwriter



**Thomas Wright
Marketing Rep - Louisiana**
Cell: 337-258-1311

texassecuritygeneral.com



Texas Security General
INSURANCE AGENCY, LLC.

Your specialty General Agency for Personal Lines & Commercial Lines Business

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