

Texas Dwelling Policy – FORM 1

If construction is Modular or Mobile, please refer to the Form A Mobile Home Guidelines
If risk location is Harris County, please refer to the Restricted Risk section

A. ACCEPTABLE RISK

1. Property must be in an insurable condition, well maintained, and show "Pride of Ownership."
2. Owner Occupied
3. Tenant Occupied
4. Vacant Property

Please refer to the endorsement section of the Form 1 Guidelines.

B. UNACCEPTABLE RISK

1. Commercial Property
2. Private Dwelling converted from Commercial Property
3. Apartment Houses
4. Portable Building, i.e., Morgan Building, Pacific Yurts
5. Risk in high vandalism areas
6. Unprotected risk that is not visible from another dwelling
7. Aluminum wiring
8. Asbestos siding
9. Roofs:
 - (A) Two or more layers
 - (B) Slate
 - (C) Wood shingles
 - (D) Clay Tiles
 - (E) Expensive Metal, i.e., Alco Rustic
 - (F) Any Roofing over Wood Shingle

10. Space heater with open flame

11. Primary Heat Source:

- (A) Fireplace
- (B) Wood burning stove

Must be professionally installed

Must be pre-approved by Managing Underwriter

C. WINDSTORM EXCLUSION

1. Property located in Tier One are ACCEPTABLE RISK only if Windstorm Coverage is excluded
2. Application must have signed TDP-001 Windstorm, Hurricane, and Hail Exclusion Agreement Form attached.

Texas Dwelling Policy – FORM 1

D. COVERAGE LIMITS

1. DWELLING MAXIMUM \$350,000
2. CONTENTS
 - (A) Maximum without Replacement Cost 40% of Dwelling
 - (B) Maximum with Replacement Cost 60% of Dwelling
3. DEDUCTIBLE
 - (A) Minimum 1%
 - (B) Discount for Higher Deductibles
4. PREMIUM
 - (A) Minimum premium is \$150, plus policy and/or inspection fees
 - (B) Credits cannot reduce premiums below the \$150 minimum premium
 - (C) Premium for issuing a Comprehensive Personal Liability Policy is not included in minimum premium.

Texas Dwelling Policy – FORM 1

E. ENDORSEMENTS

1. TDP-004 – Mold, Fungi or Other Microbes Coverage

<u>Option</u>	<u>Coverage Percent</u>	<u>Premium</u>
One	25%	20% of Base
Two	50%	40% of Base
Three	100%	55% of Base

2. TDP-011 – Vacancy Clause Endorsement

- (A) Must be attached to any vacancy dwelling
- (B) Perils purchased must match perils purchased on Declarations Page
- (C) Must be issued to the end of the policy period to ensure that the insured has the coverage they need. May be removed pro-rata and any unearned portion will be returned to the insured when an occupant moves into the dwelling.

3. CL1-DW-1201 Replacement Cost Settlement Endorsement – Dwelling

10% of Dwelling Premium

4. CL1-PP-1201 – Replacement Cost Settlement Endorsement – Personal Property

5% of Personal Property Premium

5. CDW-04-64162 - Additional Insured Perils & Limited Water Damage

Can only be used if the dwelling is occupied.

<u>Water Coverage</u>	<u>Premium</u>
\$2,500	\$25
\$5,000	\$50
\$10,000	\$75