

Texas Dwelling Policy - FORM 1 (Preferred)

If risk location is Harris County, please refer to the Restricted Risk section

A. ACCEPTABLE RISK

1. Owner Occupied
2. Tenant Occupied
3. Public Protection Class must be a "6" or lower.

B. UNACCEPTABLE RISK

1. Commercial Risk
2. Private Dwelling converted from commercial property
3. Modular or Mobile Home
4. Apartment houses
5. Portable building, i.e., Morgan Building, Pacific Yurts
6. Risk in high vandalism areas
7. Unprotected risk that is NOT visible from another dwelling
8. Aluminum Wiring
9. Asbestos Siding
10. 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
11. Space heater with open flame
12. Primary Heat Source:
 - (A) Fireplace
 - (B) Wood burning stove

Must be professionally installed
Must be pre-approved by Managing Underwriter
13. Property must be maintained in an insurable condition and show "Pride of Ownership."

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.

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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.

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. CL1-DW-1201 Replacement Cost Settlement Endorsement – Dwelling
10% of Dwelling Premium
- 3. CL1-PP-1201 – Replacement Cost Settlement Endorsement – Personal Property
5% of Personal Property Premium
- 4. 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 |