

Texas Homeowners Policy – FORM A

*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. Dwelling must be Owner Occupied
2. Secondary Dwelling (Cannot be used for rental)
3. Property must be in an insurable condition, well maintained, and show "Pride of Ownership".
4. Trampolines
With a signed CL-05-80108 – Trampoline Exclusion only

B. UNACCEPTABLE RISK

1. Vacant Property
2. Property with any type of business on the premises, including farming
3. Commercial Risk, or property converted to private dwelling
4. Apartment houses
5. Swimming Pool (unless completely surrounded by at least a five foot locked, gated fence)
6. Unprotected property not visible from another dwelling
7. In foreclosure
8. Aluminum wiring
9. Asbestos Siding
10. Roofs:
 - (A) Two or more layers
 - (B) Slate
 - (C) Wood Shingle
 - (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

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13. Exotic or vicious animals:

- (A) No exotic animals
- (B) No venomous animals
- (C) No wildlife
- (D) No animal with a bite history, regardless of size.
- (E) Canines
 - (1) Pit Bulls, Chows, Dobermans, Rottweilers, German Shepards, and other breeds developed for aggressive behavior.
 - (2) Application must include species, breed, and weight of any dog over 30 pounds.

A signed CL-06-82673 - Animal Exclusion Endorsement may bypass the canine restrictions.

C. WINDSTORM EXCLUSION

1. Property located in Tier One are ACCEPTABLE RISK only if Windstorm Coverage is excluded
2. Application must have signed HO-140 Windstorm, Hurricane, and Hail Exclusion Agreement form attached.

D. COVERAGE LIMITS

1. DWELLING MAXIMUM \$350,000
2. CONTENTS
 - (A) without Replacement Cost 40% of Dwelling
 - (B) with Replacement Cost 60% of Dwelling
3. LIABILITY
 - (A) Maximum \$300,000
 - (B) Medical Payments Maximum \$5,000
4. DEDUCTIBLE
 - (A) Minimum 1%
 - (B) Discount for Higher Deductibles
5. PREMIUM
 - (A) Minimum premium is \$150, plus Policy and/or Inspection Fees
 - (B) Credits cannot reduce premium below \$150

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E. ENDORSEMENTS

1. HO-160 - Scheduled Personal Property
\$5,000 Per Property Classification
2. HO-161 - 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

3. CLA-DW-1201 - Replacement Cost Settlement Endorsement - Dwelling 10% of Base
4. CLA-PP-1201 - Replacement Cost Settlement Endorsement - Personal Property 5% of Base
5. CHW-04-72951 - Additional Insured Perils & Limited Water Damage

<u>Water Coverage</u>	<u>Premium</u>
\$5,000	\$50
\$10,000	\$75
\$15,000	\$100
\$25,000	\$125

6. CL-05-80108 -Trampoline Exclusion
7. CL-06-82673 - Animal Exclusion