

COLONIAL LLOYDS
Texas Homeowner 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
 - (G) Older than 15 years
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</u>	<u>Premium</u>
	<u>Percent</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
8. CLA-ERC-0006 – Extended Replacement Cost Coverage. (Must be sold with CLA-DW-1201 Replacement Cost Endorsement). 10% of Base
9. CLA-IG-0010 – Inflation Guard (Increase percentage set by company on 12/31 each year.)

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Four Options are Available

- (1) **Paid In Full** 100% is due when the policy is bound
- (2) **A 2 pay Direct Bill plan** 50% down payment and 50% due in 30 days. A \$6 billing fee will be charged with the billing of the second payment.
- (3) **A 9 Pay Direct Bill Plan** The down payment is calculated as 13% of pure premium plus all other fees. The balance is divided equally between the remaining 8 monthly installments. A \$6.00 billing fee for each of the installments will apply.
- (4) **Premium Finance (9 Payment Plan)** Down Payment is calculated as 22% of the pure premium plus all fees. The balance of the premium is divided equally between 9 payments. A varying interest rate will apply.