

Republic Lloyd's Insurance Co

Dwelling Fire

Eligible Risk

1. Dwelling values **\$15,000 to \$100,000 PPC 1-8 / \$60,000 PPC 9-10**
2. One or two family dwellings
3. Construction type: brick, brick veneer, frame, stucco or hardy plank, NO EFIS construction

All submittals should/will:

- 🔧 Be owner occupied, rental or seasonal
- 🔧 Be subject to a credit report and/or CLUE report
- 🔧 Be subject to no unusual exposures
- 🔧 Be insured to 100% of ACV
- 🔧 Be well maintained and show pride of ownership

TDP-1 Form

1. Fire and Lightning
2. Extended Coverage
3. Vandalism & Malicious Mischief (owner occupied only)
4. Maximum Personal Property **\$30,000 owner / \$15,000 seasonal**

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

Deductibles

1. Deductible is one percent 1%, no minimum

General Underwriting

1. Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required.
2. No contents available on rental units
3. Construction type: brick, brick veneer, stucco, asbestos or frame
4. Wood roofs except cedar shake are acceptable
5. If property has more than 10 acres, may be written with liability. (No farming on premises and no business exposure)
6. Dwellings with burglar bars without quick release latches on all windows. The dwelling cannot have burglar bars of any kind on entrances.
7. Any risk with a fire, theft, water (broken or burst pipes) or liability loss or 2 or more losses in the last 3 years submit to TSGA with details.
8. Application must be signed by agent and insured.
9. TSGA has the **final** decision on acceptability of all risks

Unacceptable Risk:

1. Risks that do not show pride of ownership. Home must be well maintained and in an insurable condition.
2. Risks with a lapse in coverage over 10 days.
3. Risks with aluminum wiring.
4. Condominiums, Apartment houses
5. Commercial risks or risks converted from a commercial building
6. Unprotected risks that are not visible to another dwelling or risks on more than **10 acres** of land.
7. Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
8. Risks with any type of business on the premises including but not limited to farming and home day care.
9. Applicants with no legal title to the land upon which the dwelling is located
10. Risks that are in jeopardy of foreclosure
11. Risks under construction or major renovations
12. Risks with a prior mold loss
13. Dwellings with burglar bars without quick release latches on all windows.