

Republic Lloyd's Insurance Co

Dwelling Fire

Eligible Risk:

1. One or two family dwellings
2. One or two story dwellings. 1 ½ stories is considered a 1 story dwelling and 2 ½ stories is considered a 2 story dwelling

All submittals should/will:

- ✚ Be owner occupied, rental or seasonal
- ✚ Be subject to clue & credit reports
- ✚ Be subject to no unusual exposures
- ✚ Be insured to 100% of market value excluding land value.
- ✚ Market value is the amount a prudent buyer pays for the dwelling, excluding land value. Do not insure for replacement cost

The Company

Republic Lloyds is a property insurance specialist, rated Excellent by A.M. Best. They are an admitted company in Texas. Aegis Security Insurance Company, rated "A" by A.M. Best, reinsures this program.

TDP-1 Form

1. Dwellings in Protection Class 1 – 8 for values **\$15,000 to \$100,000** with up to \$30,000 in contents
2. Dwellings in Protection Class 9 & 10 for values **\$15,000 to \$60,000** with up to \$30,000 in contents
3. Fire and Lightning
4. Extended Coverage (1% deductible, no minimum)
5. Vandalism & Malicious Mischief (owner only) Not available on any risk with lapse over 30 days
6. \$25,000-\$300,000 for premises liability (optional on owner occupied only)

Rental Dwellings – Maybe scheduled up to 5 on 1 policy.

Deductibles

Except for the perils of fire, lightning or liability, each item of insurance is subject to a 1% deductible. Losses caused by the perils of fire, lightning or liability are not subject to a deductible

General Underwriting

1. Comprehensive personal liability when written on an owner occupied fire policy
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. Coverages Available – Fire and Extended Coverage is provided on the Texas Dwelling Policy – Form 1 for the dwelling and contents. VM&M available on owner occupied only
6. Rating – Log on to ISi for quotes, applications and approved Dec pages
7. Extended coverage is required on all policies along with the fire coverage
8. TSGA has the final decision on acceptability of all risks
9. If property has more than 10 acres, may be written with liability. (No farming on premises and no business exposure)

Submit Risks

1. Deductibles –Losses / Claim Activity– Any risk with a fire, theft, water (broken or burst pipes) or liability loss or 2 or more losses in the last 3 years