





Certain Underwriters @ Lloyd's, London

Homeowners

Eligible Risk:

1. Dwelling values **\$25,000 to \$300,000**
2. Comprehensive personal liability up to \$300,000
3. One or two family dwellings
4. Construction type: brick, brick veneer, stucco or hardy plank, asbestos or frame, NO EFIS construction

All submittals should/will:

-  Be owner occupied or seasonal
-  Be subject to a credit and/or CLUE report
-  Be subject to no unusual exposures
-  Be insured to 100% of ACV or at least 80% replacement cost if selected

HO-A Form

1. Homes have no age restriction
2. Minimum value is **\$25,000**
3. Comprehensive personal liability up to \$300,000
4. Replacement cost on personal property and home is available for an additional premium

HO-B Form

1. Homes have a 40 year age restriction
2. Minimum value is **\$40,000**
3. Dallas-Tarrant counties minimum value **\$60,000**

Deductibles

1. Deductible is one percent 1%, minimum \$500
2. ½% deductible option available in **El Paso County only** with a minimum \$500
3. South Harris County, 3% minimum \$1000, South Harris is restricted.
4. Dallas, North Harris & Tarrant Counties-1%, min. \$1,000
5. 2% minimum \$1000 Named Storm deductible for 2nd tier counties.

General Underwriting

1. Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an "unendorsed" HO-A form.
2. Both the agent and the insured must sign all applications
3. Accidental discharge of water endorsement available limits: \$5,000 / \$10,000 / \$20,000/ **POLICY LIMITS**
4. Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **HO-140** is required
5. If the Insured has had any non-weather related loss during the last 3 years, submit to TSGA
6. If roof is over 10 years old and/or has 2 layers, ACV settlement applies. If roof is in poor condition and/or has 3 layers roof is excluded.
7. Wood roofs, surcharge added with 2% deductible or can be excluded.
8. Swimming pool on premises must be surrounded by a 6-foot high fence with a self-locking gate, the whole risk is acceptable. Maximum limit of liability available is \$25,000. When there is no fence, diving board or slide, liability is excluded.
9. All risks 40 years and older must have wiring, heating, & plumbing updates.
10. TSGA has the final decision on acceptability of all risks

Unacceptable Risk:

1. Risks that are vacant or tenant occupied and/or with no utility service (see TDP)
2. Risks that do not show pride of ownership. Home must be maintained in an insurable condition.
3. Risks with aluminum wiring.
4. Risks over 40 years old where electrical, heating, or plumbing have not been updated.
5. Condominiums, Apartment houses, 3-plex, or 4-plex
6. Commercial risks or risks converted from a commercial building
7. Unprotected risks that are not visible to another dwelling or risks on more than 10 acres of land.
8. Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
9. Risks with any type of business on the premises including but not limited to farming and home day care.
10. Applicants with no legal title to the land upon which the dwelling is located.
11. Risks that are in jeopardy of foreclosure.
12. Risks under construction or major renovations
13. Risks with a prior mold loss
14. Applicants that own, keep, or shelter: Vicious or exotic animals: Applications must include species, breed, and weight of any dog over 30 pounds. Pit Bulls, Chows, Dobermans, Rottweilers, German Shepherd and other dog breeds developed for aggressive behavior are not acceptable

Optional Endorsements:

- HO-101** Replacement Cost for Contents is available on HOA and HOB at 60% of dwelling value
- HO-105** Residence Glass Coverage
- HO-225** Additional Premises Liability Coverage - Max limit is \$300,000. Max locations is 2
- HO-110** Increase Jewelry Coverage (Limit \$5,000)
- HO-112** Additional Limits for Money/Bank Cards
- HO-113** Additional Limits for Bullion/Papers
- HO-126** Home Computer Coverage (Limit \$2,500)
- HO-301** Additional Insured Endorsement
- LSHOA** HO-A Replacement Cost on Dwelling (80% coinsurance applies)

Mandatory Endorsements & Exclusions

Limiting Comprehensive Personal Liability

The endorsement forms shown below do not affect the policy premium, but will be shown on policy forms

1. Swimming Pool/Hot Tub/Spa exclusion/limitation (X/Pool)
2. Trampoline Exclusion
3. Layered Roof Exclusion (i.e., where an insured rather than replacing the roof, has put another layer on top)
4. ACV Loss Settlement for Roof Surfacing (ACV/ROOF) for roofs **OVER 10 YEARS OLD**
5. Slab Exclusion (X/SLAB)
6. Mold Exclusion
7. Animal & Reptile Exclusion