

Colonial Lloyd's Dwelling Fire

Eligible Risk

All submittals should/will:

- ✚ Be owner occupied, rental, seasonal, vacant
- ✚ Be subject to a CLUE report
- ✚ Be subject to no unusual exposures
- ✚ Be insured to 100% of ACV or at least 80% replacement cost if selected

TDP-1

Dwellings may be owner, seasonal, rental or vacant

1. Dwellings over 50 years old require an older home questionnaire
2. Minimum Dwelling Value **\$5,000**
3. Maximum Dwelling Value **\$300,000**
4. Dwellings with a professionally installed wood burning stove must be submitted for review
5. Seasonal occupied is available when dwelling is occupied 60% of the time
6. Liability limits of \$25,000 / \$50,000 / \$100,000 are available
7. Replacement cost on dwelling and contents is available
8. Water coverage of \$2,500 / \$5,000 / \$10,000 / 25,000 are available
9. Mobile Homes up to 10 years old

TDP-1 Preferred

1. Dwellings must be owner or tenant occupied
2. Year of construction 50 years or newer
3. Minimum Dwelling Value **\$55,000**
4. Maximum Dwelling Value **\$350,000**
5. Risks with a Public Protection Class (PPC) of 6 or less

Vacant Dwellings

1. No VM&M
2. No Water
3. Must add Extended Coverage
4. Vacancy Clause must be for 12 months
5. Replacement cost is not available
6. Liability is not available

Rental Dwellings – May scheduled up to 2 on 1 policy

Deductibles

1. Deductible is one percent 1%, minimum **\$500**

General Underwriting

Harris County has some restrictions. Check with your underwriter for further information. ISi will validate for these in the rating screen.

Unacceptable Risk:

1. Risks with a roof over 15 years old.
2. Risks that do not show pride of ownership. Home must be maintained in an insurable condition.
3. Risks with aluminum wiring or asbestos siding.
4. Risks with any of the following as primary sources of heat; fireplace or wood burning stove not professionally installed, space heater with open flames.
5. Risks with the following roof types: slate, wood shingle, clay tile, expensive metal (ie. Alco Rustic) and/or 2 or more layers of roofing.
6. Condominiums, Apartment houses, townhomes, 3-plex, 4-plex, or modular homes.
7. Commercial risks or risks converted from a commercial building
8. Risks in PPC 9 & 10 and/or unprotected risks that are not visible from to another dwelling or risks on more than 5 acres of land.
9. Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
10. Risks with any type of business on the premises including but not limited to farming and home day care.
11. Applicants with no legal title to the land upon which the dwelling is located.
12. Applicants with prior coverage cancelled for losses of moral hazard, or with a lapse of coverage more than 30 days.
13. Risks that are in jeopardy of foreclosure.
14. Risks with a total loss in the last 24 months.
15. Applicants with a history of habitual claims filing for fire, electrical, or plumbing
16. Risks with 2 or more non-weather related losses in the last 24 months.
17. Portable Buildings (ie. Morgan Buildings, Pacific Yursts)

Ineligible Characteristics for Liability Coverage:

1. Swimming Pools unless fenced
2. Risks without permanently installed steps at all entrances
3. 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:

1. Fair Rental Value
2. Vacancy Clause