





Ranchers & Farmers Insurance Co (Direct Bill)

Homeowners

Eligible Risk

1. Dwelling values **\$25,000 to \$125,000**
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 or seasonal
-  Be subject to a credit report or CLUE report and inspected by TSGA
-  Be subject to no unusual exposures
-  Be insured to 100% of ACV

Basic HOA

1. Minimum Dwelling Value **\$ 25,000**
2. Maximum Dwelling Value **\$125,000**
3. Replacement cost on personal property is available for an additional premium on owner occupied
4. Max water limit \$5,000 owner only

Preferred Policy Program Criteria

1. Minimum Dwelling Value \$ 100,000
2. Risk must meet all requirements of the standard policy
3. The risk must be located in protection class 1-6
4. The age of the dwelling must be 25 years old or newer
5. The roof must not be older than 12 years
6. Dead bolt locks and a fire extinguisher is required

Deductibles

1% deductible, minimum \$500

General Underwriting

1. Maximum exposure for dwelling, personal property LAE and unattached structures - \$250,000
2. A policy may not be transferred to a new owner. A new application for the new owner must be submitted for approval.
3. Dwelling must show pride of ownership, be well maintained and not have any damage that has not been repaired.
4. The applicant's name must be on the deed and they must live in the home on a full-time, permanent basis. If more than one name is on the deed but the additional owners(s) do not live in the home, they should be listed as additional insureds; not named insureds.
5. If there is any supplemental heat source submit with details. If the supplemental heat source is a woodstove-submit unbound with interior photos showing the stove and flue exit and an exterior photo of the chimney, plus a completed Aegis woodstove report.
6. If there is a swimming pool on the premises, the pool must be surrounded with a stockade type fence at least 4' high with a locked gate. An unfenced pool or a pool with a diving board or slide must be written with the swimming pool exclusion (THP-168). The exclusion must be signed by the applicant

7. If an unattached structure value exceeds 50% of the dwelling value-submit with photos (front and back). Barns are unacceptable.
8. If the personal property value exceeds 60% of the dwelling-submit with an inventory. The maximum personal property limit may not exceed 100% of the dwelling limit (Coverage A).
9. If the applicant's previous policy was cancelled or nonrenewed, provide the reason for and the date of cancellation or nonrenewal.

Unacceptable Risk:

1. Risks that are vacant or tenant occupied and/or with no utility service (see TDP)
2. If the dwelling is under construction or major renovation.
3. If the dwelling is under contract to purchase or under a lease / purchase agreement.
4. If the dwelling is in a commercial zone, a converted commercial building, in an area where there are abandoned dwellings, in an area where there are condemned dwellings, a dwelling that has been condemned or a dwelling without utilities hooked up.
5. If the dwelling has more than two (2) mortgagees.
6. If business is conducted on the premises or in the dwelling.
7. If the dwelling is not visible from a paved road and neighboring residences.
8. If the dwelling has damage that has not been repaired.
9. If there are any liability hazards on premises (example: appliances, unregistered vehicle, hot tub / spa without a locked cover etc.)
10. If the dwelling and premises are not well maintained and does not show pride of ownership.
11. Any applicant with any fire, theft or liability loss / claim or more than one loss at any location in the past three (3) years.
12. If the dwelling has cedar / wood shake roof.
13. If the dwelling has more than two (2) stories or has more than two (2) families.
14. If the dwelling is a log home
15. If any entrances, where needed, do not have permanently installed steps with safety railing or if any raised deck or porch is not surrounded by a railing with balusters a maximum of 4" apart.
16. If the dwelling is used for student housing.
17. If the applicant owns a trampoline or if there is a trampoline on the premises.
18. 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
19. If the home's electrical service is fuses.
20. Lapse in Coverage
21. Dwellings with burglar bars without quick release latches on all windows. The dwelling cannot have burglar bars of any kind on rear entrances.
22. If the previous carrier is the lien holder or mortgagee.

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