






Voyager Indemnity Insurance Co

Dwelling Fire

Eligible Risk

1. Dwelling values **\$15,000 to \$300,000 PPC 1-8 / \$200,000 PPC 9-10**
2. 1,2, 3, or 4 family dwellings
3. Townhomes
4. Construction type: brick, brick veneer, stucco or hardy plank, frame, NO EFIS construction

All submittals should/will:

-  Be owner occupied, rental, seasonal/secondary, or vacant
-  Be subject to a credit report and/or CLUE report
-  Be subject to no unusual exposures
-  Be insured to 100% if replacement cost is selected
-  Be well maintained and show pride of ownership

TDP-1 Form

5. Minimum Dwelling Value **\$15,000**
6. Fire and Lightning
7. Extended Coverage
8. *Vandalism & Malicious Mischief* (optional) Not available on any risk with lapse over 30 days.

TDP-2 Form

6. Minimum Dwelling Value **\$15,000**
7. Fire and Lightning
8. Extended Coverage
9. Additional Extended Coverage-Falling Objects, V&MM, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing & Accidental Discharge of Plumbing or Heating
10. Accidental Discharge of Water is optional.

TDP-3 Form

1. Minimum Dwelling Value **\$15,000**
2. Fire and Lightning
3. Extended Coverage
4. Physical Loss Form-Replacement Cost (80% Co-insurance required), All Risk (Dwelling), V&MM, Trees-Shrubs-Plants, Falling Objects, Collapse of Building, Glass Breakage, Freezing or Bursting of Plumbing, Accidental Discharge of Plumbing available up to policy limits & Loss of Use

Vacant Dwellings

1. Must add Extended Coverage
2. Vacancy Clause must be for 12 months
3. No VM&M
4. No Water
5. No Replacement cost
6. Liability available up to \$100,000

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

Deductibles – Minimum Deductibles vary by Territory

General Underwriting

1. Windstorm, hurricane and hail exclusion applies in 1st tier coastal counties. Signed **TDP-001** is required
2. Risks over 30 years old must have electrical, plumbing and heating updates

3. Risk must have continuous coverage. Risks with a lapse in coverage over 30 days may be written on an “unendorsed” TDP-1 form.
4. If the Insured has had any non-weather related loss during the last 3 years, submit to TSGA with details.
5. Risks with roofs over 15 years old may be acceptable with roof exclusion
6. 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 will be subject to mandatory animal exclusion.
7. The dwelling cannot have burglar bars of any kind on entrances. When bars are present, risk cannot be written with replacement cost coverage or on a replacement cost policy.
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 over 30 years old where electrical, heating, or plumbing have not been updated.
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.

Optional Endorsements:

TDP-002	Replacement cost Personal Property
TDP-017	Fair Rental Value
VI6045E1209	Accidental Water Discharge \$2,500 / \$5,000 / \$10,000
Premises Liability	\$25,000-\$300,000

NOTE: Other optional state approved endorsements are available

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
2. Trampoline Exclusion
3. Animal & Reptile Exclusion