






# Voyager Indemnity Insurance Co

## Homeowners

### Eligible Risk

1. Dwelling values **\$50,000 to \$300,000 PPC 1-8 / \$200,000 PPC 9-10**
2. Comprehensive personal liability up to \$300,000
3. Medical payments up to \$1,000
4. One or two family dwellings
5. 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 report and/or CLUE report
-  Be subject to no unusual exposures
-  Be insured to 100% if replacement cost if selected
-  Be well maintained and show pride of ownership

### HO-A Form

1. Minimum Dwelling Value **\$50,000**
2. Replacement cost on dwelling available

### HO-B Form

1. Minimum Dwelling Value **\$50,000**
2. Replacement cost on dwelling included

**Deductibles** –Minimum Deductibles vary by Territory

### General Underwriting

1. Windstorm, hurricane and hail exclusion applies in 1<sup>st</sup> tier coastal counties. Signed **HO-140** is required.
2. Dwellings over 30 years must have been updated to comply with all current building codes.
3. Risks with roofs over 15 years old may be acceptable with roof exclusion
4. Risks with tile or slate roofs are not eligible for roof coverage
5. Wood shake roofs: Add 10% surcharge, minimum deductible available is 2%, or can be excluded
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. Swimming pool on premises - If swimming pool is surrounded by a 6-foot high fence with a self-locking gate, the whole risk is acceptable. Maximum limit of liability available on pool is \$25,000. When there is no fence, a diving board or slide, then liability is excluded.
8. 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
9. Application must be signed by agent and insured.
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 with a lapse in coverage over 30 days.
3. Risks that do not show pride of ownership. Home must be maintained in an insurable condition.
4. Risks over 40 years old where electrical, heating, or plumbing have not been updated.
5. Risks with aluminum wiring.
6. Applicants with 3 or more non-weather related losses
7. Condominiums, Apartment houses, 3-plex, or 4-plex
8. Commercial risks or risks converted from a commercial building.
9. Unprotected risks that are not visible to another dwelling or risks on more than 10 acres of land.
10. Risks in an area being condemned due to urban renewal or highway construction and/or high vandalism areas.
11. Risks with any type of business on the premises including but not limited to farming and home day care.
12. Dwellings with roofs that are worn out and/or in need of repair. May be acceptable with roof exclusion.
13. Applicants that have been convicted of arson or fraud relating to a property loss.
14. Risks where a wood burning stove or fireplace is the primary source of heat.
15. Applicants with no legal title to the land upon which the dwelling is located.
16. Risks in jeopardy of foreclosure.
17. Risks without permanently installed steps at all entrances.
18. Dwellings with burglar bars without quick release latches on all windows.

### Optional Endorsements:

<b>HO-101</b>	Replacement cost Personal Property
<b>VI6048E1209</b>	Accidental Water Discharge \$10,000 / \$20,000 / POLICY LIMITS
<b>VI4265E0892</b>	Scheduled Personal Property \$5,000 (with no prior theft loss)
<b>HO-126</b>	Personal Computer Coverage \$1,000
<b>Personal Liability</b>	\$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 Exclusion
4. Mold Exclusion