

This is not a substitute for the underwriting manual. Consult the general rules of the manual for additional information or contact Bankers Underwriting.

Distance to Coast	Designated Catastrophe Area	Wind Coverage Options	Minimum Hurricane Deductible	Minimum Wind/Hail Deductible	Exceptions
0 to 5 Miles	Yes	X-Wind Mandatory	N/A	N/A	Send to Underwriting
5 to 15 Miles	Yes	Wind Allowed	2%	2%	Send to Underwriting
Greater Than 15 Miles	Yes	Wind Allowed	N/A	N/A	Send to Underwriting
Greater Than 15 Miles	No	Wind Mandatory	N/A	See County Rules Below	Send to Underwriting

Currently closed in Harris, Ft. Bend, and Montgomery Counties for all new business.

Minimum Wind/Hail Deductible Requirements by County:

Minimum Wind/Hail Deductible	County
3%	Collin, Denton
2%	Anderson, Andrews, Archer, Armstrong, Bailey, Baylor, Borden, Bowie, Brewster, Briscoe, Brown, Callahan, Camp, Carson, Cass, Castro, Cherokee, Childress, Clay, Cochran, Coke, Coleman, Collingsworth, Comanche, Concho, Cooke, Cottle, Crane, Crockett, Crosby, Culberson, Dallam, Dallas, Dawson, Deaf Smith, Delta, Dickens, Donley, Eastland, Ector, Ellis, El Paso, Erath, Fannin, Fisher, Floyd, Foard, Franklin, Gaines, Garza, Glasscock, Gray, Grayson, Gregg, Hale, Hall, Hansford, Hardeman, Harrison, Hartley, Haskell, Hemphill, Henderson, Hockley, Hood, Hopkins, Houston, Howard, Hudspeth, Hunt, Hutchinson, Irion, Jack, Jeff Davis, Johnson, Jones, Kaufman, Kent, Kimble, King, Knox, Lamar, Lamb, Lipscomb, Loving, Lubbock, Lynn, McCulloch, Marion, Martin, Mason, Menard, Midland, Mitchell, Montague, Moore, Morris, Motley, Nacogdoches, Navarro, Nolan, Ochiltree, Oldham, Palo Pinto, Panola, Parker, Parmer, Pecos, Potter, Presidio, Rains, Randall, Reagan, Red River, Reeves, Roberts, Rockwall, Runnels, Rusk, Schleicher, Scurry, Shackelford, Shelby, Sherman, Smith, Somervell, Stephens, Sterling, Stonewall, Sutton, Swisher, Tarrant, Taylor, Terrell, Terry, Throckmorton, Titus, Tom Green, Upshur, Upton, Van Zandt, Ward, Wheeler, Wichita, Wilbarger, Winkler, Wise, Wood, Yoakum, Young
No Minimum	All Other Counties