



### AGENTS BINDING AUTHORITY, AVAILABLE LIMITS AND PAYMENT PLANS

	Homeowners (HO-3)
Age of Home	Homes may be subject to an inspection
Dwelling Limit	Up to \$2,000,000 <sup>1</sup>
Other Structures	10% to 30% of Coverage A
Personal Property	50% to 70% of Coverage A
Personal Liability	\$100K, \$200K, \$300K & \$500K
Medical Payments	\$100K, \$200K, \$300K & \$500K
Loss of Use	30% to 60% of Coverage A
Prior Losses in last 5 years	See Below <sup>2</sup>
Protection Class	1 to 9

<sup>1</sup> Coverage A over \$500,000 submit for approval

<sup>2</sup> Prior Fire, Liability, Sinkhole, Non-Weather Water Losses for Insured, or any open claims are not accepted. Risks having more than 2 losses in the past 5 years or more than 1 loss in the past 3 years (Note: All claims will be submitted to Underwriting for review)

Available Coverages	*Midterm Coverage Endorsements may require Underwriter Approval	
Foundation and Water Damage Coverage Residence Glass Coverage Loss Assessment Coverage Ordinance or Law – Increased Amount of Coverage Other Structures – Increased Limits Personal Property Replacement Cost Loss Settlement Special Limits of Liability – Increased Limits Special Personal Property Coverage Valuable Items Plus (Scheduled) Replacement Cost Loss Settlement for Certain Non-building Structures Water Back-up and Sump Discharge or Overflow Other members of Named Insured's Household Identity Theft Coverage Equipment Breakdown Service Line Coverage Personal Injury Optional Animal Liability Limits for Acceptable Animals	Enhanced Home Package	
	Coverage	Limit
	Coverage C	70% of Coverage A Included
	Personal Property Replacement Cost	\$250
	Lock Replacement Coverage	\$250
	Reward Coverage	\$5,000
	Water Back-up of Sewers and Drains Increased	\$250
	Fire Department Service Charge	\$1,500
	Increased Credit Card Coverage	\$4,000
	Additional Loss Assessment Coverage	Included
	Personal Injury	\$500
	Increased Damage to Property of Others	Included
	Coverage C Increased Special Limits of Liability	

#### Payment Plan Options

**Full Payment:** Gross annual premium and all fees due at inception of policy. Mortgage Billed Policies within 20 days of the inception date.

**3 Pay Plan:** 33% of total premium plus fees due at policy inception. Remaining premium due in two equal installments at 60 and 120 days from the policy effective date. Subject to installment fees.

**5 Pay Plan:** 20% of total premium plus fees due at policy inception. Remaining premium due in four equal installments at 30, 60, 90 and 120 days from the policy effective date. Subject to installment fees.

**Monthly Pay Plan:** 9% of total premium plus fees due at policy inception. Remaining premium due in eleven equal installments due in 30 day intervals. Subject to installment fees. Must be EFT billed.

Note: We do not accept premium finance agreements. Payments should be made payable to First Community Insurance Company in the form of a check or money order. Credit Card (MasterCard, Visa, Discover, American Express and Diners Club) payments can also be accepted and can be processed online via [www.bankersinsurance.com](http://www.bankersinsurance.com)

#### Available Discounts

- Loss Free
- Early Quote
- Multi Policy
- New Purchase
- Preferred Builders
- Protective Devices
- Secured Community

#### Seasonal / Secondary Requirements

The dwelling must be overseen on a regular basis by either the insured or a professional management firm; or a reputable neighbor, friend or relative living within 50 miles of the residence. Homes not located in a secured community must be protected by a central reporting burglar alarm system. Seasonal or Secondary risks unoccupied more than 3 consecutive month or the year must have a central station monitored low temperature sensor or water flow sensor.

#### Water and Mold Guidelines

##### Not Eligible:

- More than one paid non-appliance related water damage claim in the past 3 years.
- Mold claim at the subject location in the past three years unless Certificate of Mold Damage Remediation is submitted
- Three or more paid appliance-related water damage claims in the past 3 years
- If more than one appliance related water claim exists, risk cannot be bound until a Certificate of Appliance-Related Water Damage Remediation is submitted to underwriting.
- If subject location has had a water loss within the past 3 years which was a result of a plumbing system failure, an inspection by a licensed plumbing contractor confirming the plumbing system is in good condition with no leaks and has no interior water supply lines made of lead is required

## Texas Quick Reference Guide | Homeowners Program

**INELIGIBLE RISKS** – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:

### Applicant:

- Applicants and/or any resident family member who have ever been canceled or non-renewed for material misrepresentation, insurance fraud, other underwriting reasons, or been convicted of arson
- Applicants who have ever been canceled or non-renewed for reasons other than non-pay or exposure reduction are ineligible
- Named insured other than an individual(s). The named insured may not be a corporation, partnership, estate, or association. We will allow LLCs as an additional insured if it was created for financial purpose and no business is conducted on the premises. Any dwelling deeded to a trust requires Endorsement BHO 99.209 – Residence Held in Trust. A trust may not be listed as a named insured or as an additional insured
- Applicants whose personal or business occupation, activities or reputation result in high public recognition including entertainers, athletes, media personalities, public office holders, authors, etc
- Risks having more than two (2) mortgages

### Occupancy:

- Commercial Property or properties where a business is conducted, except incidental offices
- Residential risks used primarily for non-habitational purposes or dwellings that were originally designed or constructed for other than habitational purposes
- Vacant or “unoccupied” dwellings, except for a new purchase expected to be owner-occupied within thirty (30) days
- Dwellings unoccupied more than nine months

### Types of Dwellings:

- Mobile Homes, manufactured homes, trailer homes, travel trailers, house trailers or pre-fabricated homes
- Dwellings in the course of construction
- Dwellings of unconventional design or construction including log homes, metal homes, earth homes and dome homes
- Dwellings or structures that are homemade or rebuilt, or any dwelling constructed with extensive remodeling unless work was done by a licensed contractor
- Properties built with open foundations with or without crawl space 6 feet not completely enclosed with a material such as; brick, siding or lattice
- Properties built on stilts or pilings unless the property is built 2006 or newer. Can be submitted unbound to underwriting if older than 2006
- Homes with obsolete, unconventional, do-it-yourself or irreplaceable construction or construction materials, including but not limited to log homes, domes, earth homes, etc.
- Dwellings with asbestos siding, wood shakes, EIFS (synthetic stucco) or Dryvit
- Homes built or renovated by an unlicensed contractor

### Condition:

- Properties which have been condemned due to condition or that are located in condemned areas or areas scheduled to be condemned due to urban renewal or highway construction
- Properties in a state of disrepair, reflecting a lack of maintenance, or with any prior unrepaired damage, including any unrepaired hurricane or flood damage or unrepaired fire code or building code violations
- Dwellings under construction or undergoing major renovation or rehabilitation (does not include moderate renovations)
- Homes with burglar bars
- Homes that do not meet building codes

### Loss History:

- Risks having more than 2 losses in the past 5 years or more than 1 loss in the past 3 years
- Any Liability, Fire, Sinkhole or Non-Weather Water Loss for Insured
- 1 Wind/hail or theft loss in the past 5 years
- Any open claims

### Major Mechanical Systems:

- Heating and cooling systems must be permanently installed
- Properties that have a portable heater or open flame as the primary source of heat
- Hot water heater must be less than 15 years old, unless located in the garage or in attic above the garage.
- Heating must be central heat
- Properties with any “knob and tube” or aluminum branch wiring in use or less than 150-amp electrical service or unacceptable electrical boxes. Will allow 100-amp service for homes less than 2,000 square feet
- Dwellings with electrical system that does not meet current building code (including, but not limited to Zinsco, Zinsco- Sylvania, Sylvania, Stab-Lok, Challenger or Federal Pacific)
- Dwellings with steel, galvanized, polybutylene or PEX (prior to 2006) plumbing

### Roof:

- Dwellings with unapproved roof type including, but not limited to, flat roofs (less than 1/12 pitch), sod roofs, wood shake roofs, rolled tar paper, asbestos shingles ,and tar and gravel are not eligible
- Composition 3-tab shingle and architecture shingle roofs 11 years and older are not eligible
- Concrete tile, clay tile, slate roofs 11 years and older are not eligible
- Standing seam metal roofs 11 years and older are not eligible. All other metal roofs 11 years and older are not eligible
- Roofs with less than 5 years of useful life remaining, regardless of age are not eligible

### Location:

- Properties located in Protection Class 10
- Properties located more than 10 acres
- Properties located on a farm, ranch, orchard or grove; or where farming or ranching operations take place.
- Any insured location with a structure constructed partially or entirely over water and properties accessible by boat only
- Homes of historical significance or located in historic districts
- Risks with buried oil tanks on the premises
- Risks located in a known sinkhole, pollution, landslide or cave-in area
- Dwellings located in a recognized brush area or within 1,500 feet of a recognized brush area
- Dwelling located on or adjacent to commercial property

### Liability Exposures – risks having excessive or unusual liability exposure, including but not limited to:

- Empty in-ground swimming pools or unkept swimming pools (in ground or above ground) and spas
- Swimming pools, spas, hot tubs or similar structures that are not permanently and completely fenced, walled or screened with a self-latching gate
- Properties with home day care exposure

### Liability Exclusions – the following liability exposures are excluded from coverage:

- Bodily injury or property damage caused by any dog, exotic, farm or saddle animal owned or kept by any insured (Limited Dog Liability Coverage available by endorsement)
- Bodily injury or property damage because of or originating from the ownership, maintenance supervision or use of any trampoline, pool slide or pool diving board owned by, rented by or loaned to or under the care, custody and control of any insured

### Deductibles:

- Deductibles cannot be changed midterm

### Contact Bankers Insurance Group

<p><b>Claims</b> 727.308.0496 Fax: 877.541.4084</p> <p><b>Customer Service/Underwriting</b> 727.308.1932 Fax: 888.866.0378 Email: homeowners@bankersinsurance.com</p> <p><b>Sales and Marketing</b> 727.308.2079 Fax: 800.809.2542 Email: bankersmarketing@bankersinsurance.com</p>	<p><b>Home Office</b> Physical / Overnight Address 11101 Roosevelt Blvd N St. Petersburg, FL 33716 800.627.0000</p> <p><b>Mailing Address</b> PO Box 33060 St. Petersburg, FL 33733-8060</p> <p><b>Payment Address</b> PO Box 33002 St. Petersburg, FL 33733-8004</p>	<p><b>Territory Manager</b> <b>David Bulloch</b> Phone: 985.630.3362 Email: David.Bulloch@bankersinsurance.com</p> <p><b>Business Development Manager</b> <b>Tiffanie Stanton, Texas</b> Phone: 727.344.9290 Email: Tiffanie.Stanton@bankersinsurance.com</p>
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