

Non Admitted Dwelling/Mobile Home Quick Reference Guide			
CRITERIA	ELIGIBILITY REQUIREMENTS		
	TDP-1	TDP-1 Plus	TDP-3
POLICY REQUIREMENTS			
Dwelling Minimum Coverage Limits (Min/Max)	\$35k min/ \$350k max	\$35k min/ \$375k max	\$35k min/ \$375 max
Dwelling Replacement Cost and Dwelling Limits of \$100,000 or greater	Ineligible in Webb, Maverick, Jim Hogg, Starr, Duval and Zapata counties.		
Mobile Home Minimum Coverage Limits (Min/Max)	\$10k min/ \$75k max	\$10k min/ \$75k max	\$10k min/\$75k max
Total Insured Value (TIV) Maximum	\$375k dwelling / \$125k mobile home	\$375k dwelling / \$125k mobile home	\$375k dwelling / \$125k mobile home
PC 9/10 (must be located on an all weather road)	Dwelling Max Limit \$250k	Dwelling Max Limit \$300k	
Insurance to Value	100% Insurable ACV (Replacement Cost less depreciation for materials)	100% Replacement Cost	
Named Insured	Individual, Corporate, partnerships and LLC's		
Deductibles	Clause 1 (Wind, Hurricane, Hail) and Clause 2 (All Other Perils)		
	1% (minimum \$1000), 2% (minimum \$2000), 3% (minimum \$3000), 4% (minimum \$4000), 5% (minimum \$5000)		
Contents Coverage	Dwelling: 0% to 70% of Coverage A / Mobile Home: 0% to 100% of Coverage A		
Vandalism & Malicious Mischief (V&MM)	Optional	Optional	Included
Minimum Premium	Dwelling: \$400 unless minimum based on TIV is higher / Mobile Home: \$450 Vacancy Without Renovations : 6 months \$400; 12 months \$700 Vacancy with renovations: 6 months - \$450; 12 months \$800		
Replacement Cost Coverage-Dwelling	Not Available	Ineligible for dwellings over 30 years old unless heating, wiring and plumbing systems have all had substantial updates in the last 20 years. May be referred on a dwelling over 30 years old if heating, wiring and plumbing have all had substantial updates in the last 20 years.	
Replacement Cost Coverage-Contents	Not Available	Optional	
Replacement Cost Coverage-Mobile Homes	Not Available	Optional if 10 yrs or less and coverage \$40k or more	
Replacement Cost Coverage-Roof	Not Available	Standard (subject to certain exceptions)	
ACV Coverage on Roof	Standard	Optional except in the following mandatory situations: Composition non-architectural/hail-resistive >8 yrs old; Wood Shingle >8 yrs old; Architectural Comp, Slate, Membrane (EPDM), Metal, Cement/Concrete Tile Hail Resistive Roofs >20 yrs old	
ACV Coverage on Other Structures	Standard	Optional	
Additional EC on Contents	Not Available	Included	

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Fire & Lightning only on Roof	Optional except in the following mandatory situations: Any roof in poor condition or with less than 5 yrs remaining of useful life; Wood Shingle >15 yrs old; ; Slate, Membrane (EPDM), Metal, Cement/Concrete Tile Hail Resistive Roofs >40 yrs old		
Theft Coverage on Contents	Not Available	Optional if owner occupied and contents covered	
Fair Rental Value/Loss of Use	Optional 1% to 20% of Coverage A		
Other Structures	Dwelling:Optional 1% to 50% of Cov A.		Mobile Home: 0% to 100% of Cov A
Personal Liability Coverage	\$50,000, \$100,000 or \$300,000		
Medical Payments Coverage	\$1000 Included with Liability For Owner or Tenant occupancy/ Max \$2,000		
Mold	Not Available	Yes limited to lower of 1.5% of Cov A or \$5000	
Limited foundation and water backup coverage	Not Available	Foundation limited to lower of 15% of Cov A or \$5000. Limited Water backup up to \$5000	
Personal Mechanical Breakdown	\$100,000 Included		
Pandemic Deductible Buy Down	\$1,000 Reduction in Clause 1 Deductible Due to Job Loss During Pandemic Included		
Vacancy Coverage	Optional for maximum of two months		
Glass	Optional		
Contract of Sale	Optional		
RATING/UNDERWRITING INFORMATION			
Age of Dwelling	All ages of home eligible for dwelling. Mobile homes 11-40 years of age	All ages of home eligible with substantial updates to wiring and plumbing 20 years or less. Mobile homes 10 years old or less	
Credits-Senior/Retiree, Age of Roof, Age of Dwelling, Fire & Burglar Protection, Impact Resistant Roof, Renovations, Multi policy	Yes		
Roof Age Replacement Cost	Eligible (roofs that are older only qualify for ACV) Wood: 8 years or less; Comp: 8 years or less; Metal, Cement Fiber Tile, Slate or Membrane EPDM: 20 years or newer		
Fire & Lightning only on Roof	Wood: over 15 years; Comp: over 15 years; Metal,Cement FiberTile, Slate or Membrane EPDM: over 40 years		
Roof Type	All types eligible except clay tile, glazed tile and SPF. (flat, rolled, tar & gravel eligible only in certain territories)		
Structure Type	Dwelling or MobileHome		
Cosmetic Damage Exclusion	Automatically included on Metal, vinyl or aluminum siding/roof or other qualifying impact resistant roof types, awnings, porches, decks, fences or carports		
Occupancy	Dwelling: Owner and Tenant occupancy both eligible		Mobile Home: Only eligible for TDP-1
Max# of locations on one policy	4		
Usage Type	Primary/Seasonal/Secondary/Tenant all eligible		
Max # of Family Units	1-4 family dwellings eligible		

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Maximum Acreage	With Liability: 300 acres, Without Liability: No maximum		
Not Visible from another dwelling or road	Eligible if primary & owner occupied	Not Eligible except for select owner occupied	
Risk on stilts, on island or within 1/2 mile of beach	Not Eligible		
Risk on pilings, not over water or within 1/2 mile of beach	Eligible		
Farming or Business conducted on premises	Eligible without Liability		
Policy Fee	\$150.00		
LOSS HISTORY-DATE, TYPE AND AMOUNT OF LOSS			
Losses within past 3 years	2 (Total Number of Losses) Prior Water, Fire or Liability Losses Must Be Referred Prior To Binding. If Approved, the loss will count as one incident in determining if the total losses are acceptable.		
PAYMENT OPTIONS	Full Pay or Down payment and 9 Monthly Pay available (including ACH/Credit Card auto-recurring payments)		
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