

COVERAGE & LIMITS

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)	
Age of Home	0 – 35 yrs	0 – 35 yrs	0-10 yrs	11+yrs
Dwelling Limit* A	\$80k to \$5m	N/A	\$30k to \$500k	\$30k to \$300k
Other Structures B	2% to 70% of Coverage A	N/A	N/A	
Personal Property C	50% to 75% of Coverage A	\$20k to \$100k	\$30k to \$500k 1-10 years \$30k to \$300k 11+ years	
Loss of Use D	20% of Coverage A	20% of Coverage C	40% of Coverage C	
Personal Liability E	\$100k, \$300k, \$500k	\$100k, \$300k, \$500k	\$100k, \$300k, \$500k	
Medical Payments F	\$1k & \$5k	\$1k & \$5k	\$1k & \$5k	
Dwelling Extended Replc Cost	25% Optional 50%	N/A	N/A	
Personal Property Replc Cost	Optional	Optional	Optional	
Equipment Breakdown	\$25k per occurrence/ \$50k annual aggregate	\$25k per occurrence/ \$50k annual aggregate	\$25k per occurrence/ \$50k annual aggregate	
Identity Theft Expense	\$15k aggregate limit	\$15k aggregate limit	\$15k aggregate limit	

*Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.

Eligibility & Programs Specifics

Age of Dwelling: 0-60 Years (all lines)	Prior Lapse in Coverage: We will accept lapse up to 30 days with signed Statement of No-Loss***
Homes 35 years and older: Utility Update Certification required (verifying updates within the past 10 years)***	Seasonal & Secondary: Residence that is unoccupied by the owner from six (6) to nine (9) consecutive months, and is not rented to others
Composition Shingle Roofs over 15 years: Utility Update Certificate Required (verifying updates within the past 10 years)***	HO3: 10% surcharge; Owner Occupied only; Gated Community or central alarm required.
Protection Class: 1 – 8 acceptable; PC 9 subject to UW review + Protection Class 9 Worksheet required*** ; PC 10 ineligible	HO6: 10% surcharge; Owner Occupied only; Gated Community or central alarm required.
Insurance to Value: Must be 100% Insured to Value	Deductibles:
Occupancy:	AOP: \$500, \$1000 \$2500
HO3: Owner Occ only; 1-2 Family Residence	Earthquake all lines: 5% - 25%
HO4: Tenant Occ or Owner Occ with tenants in 1-2 Family Residence	Inflation Guard: Annual Increase based on MSB index increase
HO6: Owner or Tenant Occupied	Prior Losses in last 3 years: 1 non-weather
Mandatory Forms: Mold Endorsement;; Animal Liability Exclusion or Buy Back to max of \$50k; No Home Day Care Coverage Exclusion; Trampoline Liability Exclusion	
***Underwriting & Mandatory forms are located on our website under: Agent Home→ Agency Information Center→ Policy and Underwriting Forms→ Nevada Homeowners/Dwelling Fire Forms. For Underwriting forms, scroll down to the bottom under Underwriting, Payment & Required Documentation to find the form you need. The website address is www.uihna.com.	

Payment Plan Options

- **Full Payment:** Gross annual premium due at inception of policy.
Mortgage Billed policies within 20 days of the inception date.
- **2 Pay Plan:** 50% of total premium due at policy inception. Remaining 50% of total premium due 60 days after policy inception. Subject to a \$5 service charge.
- **4 Pay Plan:** 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at **60, 120 and 180** day intervals. Subject to a \$5 service charge.
- **8 Pay Plan:** 25% of total premium due at policy inception. 75% of total premium due in 7 equal installments at **60, 90, 120, 150, 180, 210 and 240** day intervals. Subject to a \$5 service charge.

Note: Each installment, must equal \$50 or greater except full payment plan and is subject to a \$5 service charge.

Minimum Premium: HO3 & HO6 \$300; HO4 \$200
Payments should be made payable to Universal North America in the form of a check or money order. Credit Card (MasterCard, Visa, American Express) payments can also be accepted and can be processed online via www.universalthenorthamerica.com.

Available Credits/Discounts

- **Age of Home Discount:** Up to 25%
- **Fire & Burglar Protection Discounts:** 2% to 15%
- **Gated Community Discount:** 5%
- **Affinity (Preferred Builder) Discount:** 15%
- **Superior Construction:** 15%
- **Multi Line Discount:** 5% for Flood, 15% for Auto
- **Loss Free Discount**(applies to renewal policies after 2 yrs): 5%-10%

Submission Requirements

Submit to Universal:

- Payment for the gross premium and any required documents should be attached to the transmittal form and mailed within **5 business days** from the policy effective date or the date the application was signed, whichever is first.
- All supporting documentation: proof of updates, 4-point inspections or Update Utility Certificate on homes > 35 years, complete loss details and Central Alarm Certificate (discount will be removed if not received within 20 days).

Retain at your office. Do not submit:

- Completed Application, signed and dated by the insured and the agent **on or before the effective date of the policy.**

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

Insured:

- Applicants and/or any resident family member who have ever been cancelled or non-renewed for material misrepresentation, insurance fraud, other underwriting reasons, or been convicted of arson.
- Named insured other than an individual(s). The named insured may not be a corporation, including limited liability corporations (LLC), partnership, estate, or association. Any dwelling deeded to a trust requires UW approval prior to binding.
- Dwellings occupied by the purchaser under a contract for deed or rent-to-own arrangement.
- Dwellings owned by two or more individuals if all titled owners are not full-time residents of the dwelling.
- Risks having more than two (2) mortgages.

Occupancy:

- Commercial Property or properties where 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.
- Dwellings occupied by more than one family or by a fraternity, sorority, or any similar housing arrangement.
- Vacant or "unoccupied" dwellings, except for a new purchase expected to be owner-occupied within thirty (30) days.

Types of Dwellings:

- Units with more than one (1) family.
- Mobile homes, manufactured homes, modular 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, on stilts or pilings.
- Dwellings with asbestos siding or roofing materials.
- Dwellings of EFIS (synthetic stucco) construction.

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 with existing damage with no definitive proof of intent to repair.
- Risks having slab or foundation damage or risks having evidence of settling (cracks) in the structure.

Major Mechanical Systems:

- Dwellings over 35 yrs of age are ineligible unless updates completed (in the past 10 years) for electrical, heating/air conditioning, plumbing systems and roof.
- Properties that have a portable heater or open flame as the primary source of heat.
- Properties with any "knob and tube" or aluminum branch wiring in use or less than 100 amp electrical service.

Roof:

- Dwellings with unapproved roof type including – comp single over wood, sod roofs, wood shake or shingle roofs, rolled tar paper, tin, aluminum, asbestos shingles and untreated wood.
- Dwellings older than 10 years with flat roof.
- Dwellings with more than 2 layers of composition shingles.
- Roofs with less than 5 years of useful life remaining, regardless of age.
- Dwellings with composition shingles roofs more than 15 years old without prior approval. (Verify updates within the past 10 years.)

Location:

- Properties located in Protection Class 10. Properties located in Protection Class 9 require underwriting approval prior to binding.
- Properties located on more than 5 acres or 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. Piers and docks are acceptable.
- Properties that are unable to be inspected either because the inspector is unable to locate or access the property or the homeowner refuses the inspection.
- Risks with buried oil tanks on the premises.
- Risks built on a landfill.
- Risks with any prior or current sinkhole activity on the premises whether or not it resulted in loss to the dwelling.

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

- Empty in-ground swimming pools or unkempt swimming pools (in ground or above ground) and spas.
- Swimming pools, spa, hot tub, or similar structures that are not completely fenced, walled, or screened with a self-latching gate.
- Swimming pools with diving boards and/or slides.
- Trampolines or skateboard, bicycle, or similar stunt ramps.
- Vicious or exotic animals or any animals with a history of aggression, attacks or biting.
- Any of the dog breeds or any mixed breed thereof listed in rule 204.Y.6 of your agent's manual.
- Any other breed or mix the company deems as presenting an excessive liability exposure.
- Non-domestic animals, live stock, or saddle animals.
- Childcare or Home Day Care on premises, provided to unrelated individuals, for compensation.

Loss History:

- 2 or more property losses in 3 yrs; excluding acts of God
- Risks having any fire damage claims, excluding weather related losses, or personal liability claims in the last 5 years.
- Risks with any prior on-premises theft or vandalism claims that have not installed a central station alarm system.
- Risks with open, pending, or unresolved claims.

Credit History:

- Any insured or spouse of any named insured having a Choice Point Attract Homeowners Insurance Score of less than 626 in combination with any other adverse underwriting factor.
- Credit will NOT be used as the sole reason to decline an applicant.
- Extenuating circumstances will be reviewed upon request.

Contact Universal North America		www.universalthnorthamerica.com	
<p>Underwriting & Customer Service Available 5AM to 8PM, PST Toll-Free: 866-458-4262 Fax: 817-348-7961 Email: underwriting@uihna.com P.O. Box 901036 Fort Worth, TX 76101-2036</p> <p>Standard Payment Universal North America Insurance Company P.O. Box 844758 Dallas, TX 75284-4758</p> <p>Overnight Payment Bank of America Lockbox Services Universal North America Insurance Company - 844758 1950 N. Stemmons Freeway Dallas, TX 75207</p>	<p>Claims Toll-Free: 866-999-0898</p> <p>Claims Servicing and Adjusting Company P.O. Box 267910 Weston, FL 33326-7910</p>	<p>Management: California Office 701 University Avenue Suite 110 Sacramento, CA 95825 Toll Free: 888-295-7110 Fax: 916-927-7102 Email: info@uihna.com</p> <p>Wanda Revells, AINS, CIC AVP, Sales Western Region 520-690-2000 Mobile:602-284-9120 Fax: 866-503-8210 wrevells@uihna.com</p> <p>Craig Justice VP of Sales and Agency Relations 805-278-4422 Fax: 866-728-9392 cjustice@uihna.com</p>	<p>Area Representatives:</p> <p>Pamela Lively Senior Sales Manager 702-235-7909 Fax: 866-466-7076 lively@uihna.com</p> <p>Deb Stone Senior Market Development Consultant /National Accounts 941-378-8851 x6573 Fax: 941-378-8835 dstone@uihna.com</p>