



AGENT BINDING AUTHORITY & AVAILABLE LIMITS

	FORM ICT HO-A	FORM ICT HO-B	FORM ICT HO-CON-B	
Age of Home*	0-30 yrs	0-30 yrs	0-10 yrs	11-35 yrs
Dwelling Limit**	Inland or X-wind: \$90K - \$3M Tier 1 & 2: \$90K - \$1M Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.	Inland or X-wind: \$90K - \$3M Tier 1 & 2: \$90K - \$1M Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.	\$40k - 500k	\$40k-300k
Other Structures	2% to 50% of Coverage A	2% to 50% of Coverage A	N/A	
Personal Property	50% to 70% of Coverage A	50% to 70% of Coverage A	\$40k to \$300k	
Personal Liability	\$100k, \$300k, \$500k	\$100k, \$300k, \$500k	\$100k, \$300k, \$500k	
Medical Payments	\$1k & \$5k	\$1k & \$5k	\$1k & \$5k	
Loss of Use	10% of Coverage A	20% of Coverage A	20% of Coverage B	
Prior Losses in last 3 yrs	1 Weather 1 Non-Weather	1 Weather 0 Non-Weather	1 Weather 1 Non-Weather	
Protection Class***	1 to 9	1 to 9	1 to 9	

*All Homes over 30 years of age require proof of condition and underwriting approval prior to binding.

**All applications for Coverage A limits above or below the agent's binding authority require Underwriting approval.

*** All Protection Class 9 properties require underwriting approval prior to binding.

Endorsements & Optional Coverages

HO-101: Replacement of Personal Property	HO-162: Mold, Fungi, Other Microbes (HO-B)	APC: Additional Perils Coverage (HO-A)
HO-105: Residence Glass Coverage	HO-165: Mold, Fungi, Other Microbes (HO-CON-B)	DLE: Dog Liability Endorsement
HO-110: Increased Limit Jewelry, Watches, Furs	HO-180: Unit Owners Outbuilding & O/S Coverage	RCAERC: Replacement Cost Dwelling w/ACV Roof
HO-140: Windstorm, Hurricane, Hail Exclusion	HO-201: Personal Injury Coverage	RCLS: Replacement Cost Dwelling (HO-A)
HO-142: Exclusion of Community Property Clause	HO-215: Watercraft Liability Coverage (HO-A and HO-B)	UI: Identity Theft Expense Coverage
HO-145: Exclusion of Cosmetic Damage to Roofs	HO-301: Additional Insured Coverage	UI EBEETX: Equipment Breakdown Enhancement Coverage
HO-160: Scheduled Personal Property	HO-380: Unit Owners Rental to Others Coverage	UI OS DL: Coverage A - Other Structures Decreased Limits (HO-A and HO-B)
HO-161: Mold, Fungi, Other Microbes (HO-A)	HO-382: Condo Loss Assessment Coverage	UI 04 20: Specified Additional Amount of Insurance for Coverage A-Dwelling (HO-A+ and HO-B)

Payment Plan Options

- **Full Payment:** Gross annual premium + all fees due at inception of policy. *Mortgage Billed policies within 20 days of the inception date.*
- **2 Pay Plan:** 50% of total premium + \$50.00 policy fee due at policy inception. Remaining 50% of total premium due **60** days after policy inception.
- **4 Pay Plan:** 25% of total premium + \$50.00 policy fee due at policy inception. 75% of total premium due in 3 equal installments at **60, 120** and **180** day intervals.
- **8 Pay Plan:** 25% of total premium + \$50.00 policy fee due at policy inception. 75% of total premium due in 7 equal installments at **60, 90, 120, 150, 180, 210** and **240** day intervals.

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

Payments should be made payable to Universal North America in the form of a check or money order. Credit Card (MasterCard and Visa) payments can also be accepted and can be processed online via www.UniversalNorthAmerica.com.

Available Credits/Discounts

- **Age of Home Discount:** Up to 42%
- **Fire Protection Discounts:** 5% to 8%
- **Burglar Protection Discounts:** 5% to 15%
- **Preferred Builder Credit:** 10%
- **Hail Resistant Roof Credit:** 4% to 10%
- **Multi Line Discount:** 15%

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 on homes > 30 years, complete loss details, Alarm Certificate, etc.

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, 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 on stilts, pilings, or with open foundations.
- 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 30 yrs of age are ineligible without proof of update to 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.
- Dwellings with steel, galvanized or polybutylene plumbing.

Roof:

- Dwellings with unapproved roof type including - flat roofs (less than 1/12 pitch) sod roofs, wood shake or wood shingle roofs, rolled tar paper, clay tiles, asbestos shingles and wood overlaid with composition shingles.
- 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.

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 located within 1000 feet of any tidal water.
- 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, spas, hot tubs, 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 208.9.g of your agent's manual.
- Any other breed or mix the company deems as presenting an excessive liability exposure.
- Non-domestic animals, livestock, or saddle animals.
- Childcare or Home Daycare on premises, provided to unrelated individuals, for compensation.
- Any type of all terrain vehicles (ATV's).

Loss History:

- Risks having any fire damage claims, excluding acts of god, 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 any prior mold damage claims that have not been remediated.

Credit History:

- Any insured or spouse of any named insured having a ChoicePoint 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.

Contact Universal North America		www.universalthnorthamerica.com		
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