

## 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<br>Tier 1 & 2: \$90K - \$1M<br>Risks up to \$5M may be submitted unbound for Underwriting approval. | Inland or X-wind: \$90K - \$3M<br>Tier 1 & 2: \$90K - \$1M<br>Risks \$3M - \$5M may 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<br>1 Non-Weather   | 1 Weather<br>0 Non-Weather  | 1 Weather<br>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

|   |  |  |
|---|--|--|
| <b>HO-101:</b> Replacement of Personal Property       | <b>HO-162:</b> Mold, Fungi, Other Microbes (HO-B)            | <b>APC:</b> Additional Perils Coverage (HO-A)  |
| <b>HO-105:</b> Residence Glass Coverage               | <b>HO-165:</b> Mold, Fungi, Other Microbes (HO-CON-B)        | <b>DLE:</b> Dog Liability Endorsement  |
| <b>HO-110:</b> Increased Limit Jewelry, Watches, Furs | <b>HO-180:</b> Unit Owners Outbuilding & O/S Coverage        | <b>RCAERC:</b> Replacement Cost Dwelling w/ACV Roof  |
| <b>HO-140:</b> Windstorm, Hurricane, Hail Exclusion   | <b>HO-201:</b> Personal Injury Coverage                      | <b>RCLS:</b> Replacement Cost Dwelling (HO-A)  |
| <b>HO-142:</b> Exclusion of Community Property Clause | <b>HO-215:</b> Watercraft Liability Coverage (HO-A and HO-B) | <b>UI:</b> Identity Theft Expense Coverage   |
| <b>HO-145:</b> Exclusion of Cosmetic Damage to Roofs  | <b>HO-301:</b> Additional Insured Coverage                   | <b>UI EBEETX:</b> Equipment Breakdown Enhancement Coverage   |
| <b>HO-160:</b> Scheduled Personal Property            | <b>HO-380:</b> Unit Owners Rental to Others Coverage         | <b>UI OS DL:</b> Coverage A - Other Structures Decreased Limits (HO-A and HO-B)                    |
| <b>HO-161:</b> Mold, Fungi, Other Microbes (HO-A)     | <b>HO-382:</b> Condo Loss Assessment Coverage                | <b>UI 04 20:</b> 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, must equal \$50 or greater except full payment plan and is subject to a \$3 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.universalthatamerica.com](http://www.universalthatamerica.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 UJV 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 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.
- 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.universalnorthamerica.com  |  |   |
|---|---|--|--|---|
| <p><b>Underwriting &amp; Customer Service</b><br/>Toll-Free: 866-458-4262<br/>Fax: 817-348-7961<br/>Email: <a href="mailto:underwriting@uihna.com">underwriting@uihna.com</a><br/>P.O. Box 901036<br/>Fort Worth , TX 76101-2036</p> <p><b>Standard Payment</b><br/>Universal North America<br/>Insurance Company<br/>P.O. Box 844758<br/>Dallas, TX 75284-4758</p> <p><b>Overnight Payment</b><br/>Bank of America Lockbox Services<br/>Universal North America<br/>Insurance Company - 844758<br/>1950 N. Stemmons Freeway<br/>Dallas, TX 75207</p> | <p><b>Claims</b><br/>Toll-Free: 866-999-0898</p> <p><b>Claims Mailing Address:</b><br/>P.O. Box 151926<br/>Tampa, FL 33684-1926</p> <p><b>Claims Physical Address:</b><br/>4340 W. Hillsborough Ave.<br/>Suite 212<br/>Tampa, FL 33614</p> <p><b>California Office</b><br/>701 University Avenue<br/>Suite 110<br/>Sacramento, CA 95825<br/>Toll Free: 888-295-7111<br/>Fax: 916-927-7102<br/>Email: <a href="mailto:info@uihna.com">info@uihna.com</a></p> | <p><b>Florida Office</b><br/>101 Arthur Andersen Pkwy<br/>Suite 220<br/>Sarasota , FL 34232<br/>Toll Free: 866-338-4262<br/>Office: 941-378-8851<br/>Fax: 941-378-8835<br/>Email: <a href="mailto:info@uihna.com">info@uihna.com</a></p> <p><b>Texas Office</b><br/>9901 IH 10 W Suite 980<br/>San Antonio , TX 78230<br/>Toll Free: 866-958-4289<br/>Office: 210-877-5800<br/>Fax: 210-877-5801<br/>Email: <a href="mailto:info@uihna.com">info@uihna.com</a></p> | <p><b>Area Representatives:</b></p> <p>East Texas – South<br/><b>Joe Miller</b><br/>713-301-1427<br/><a href="mailto:jmiller@uihna.com">jmiller@uihna.com</a></p> <p>East Texas - North<br/><b>Roy Elliott</b><br/>210-623-0146<br/><a href="mailto:relliott@uihna.com">relliott@uihna.com</a></p> | <p>Fort Worth<br/><b>Skip Parks</b><br/>214-949-6461<br/><a href="mailto:sparks@uihna.com">sparks@uihna.com</a></p> <p>Dallas<br/><b>Heidi Kuchta</b><br/>214-708-9858<br/><a href="mailto:hkuchta@uihna.com">hkuchta@uihna.com</a></p> |