



(Insert Applicant's Name)

Property Address: (insert property address)

Date: (insert date)

Dear Applicant

Thank you for your interest in insuring your home with Universal Insurance Company of Texas. In order to provide the best coverage possible at a competitive price, Universal adheres to sound underwriting principles and prudent risk management practices.

Unfortunately, due to the reasons outlined below, Universal is currently unable to offer coverage for the above referenced property.

Check **all** reasons that apply:

The dwelling is not eligible for coverage with Universal.
Reason not eligible: _____

The named insured/occupancy/ownership is not eligible for coverage with Universal.
Reason not eligible: _____

The condition of the property does not meet Universal underwriting requirements.
Specific underwriting concerns: _____

The increase in hazard for the perils insured against due to the exposures presented.
Specific exposure: _____

Prior loss history as provided by the applicant during the quote/application process.

Presence of adverse public records (bankruptcy, foreclosure, judgements, liens or failure to pay court mandated child support) against any applicant as disclosed in the application process.

Other underwriting reason: _____

Thank you again for considering Universal.

Sincerely,

Insert agent name