



*CYPRESS TEXAS*  
INSURANCE COMPANY

# **Cypress Texas Insurance Company**

## **Homeowners Program Manual HO-3**

**CYPRESS TEXAS INSURANCE COMPANY  
HOMEOWNERS PROGRAM MANUAL**

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## 1. GENERAL UNDERWRITING REQUIREMENTS

- a. Risks insured on HO-3 must be insured for at least 100% of replacement cost, subject to Cypress' minimum insurance to value eligibility. A current cost estimator is required at inception.
- b. Dwellings with Coverage A under \$150,000 in Tier 1 and Hidalgo County, and under \$100,000 for remainder of state, should be submitted to underwriting for approval prior to binding.
- c. Dwellings located in Tier 1 must have a minimum 2% Windstorm or Hail and Named Storm Deductible.
- d. Dwellings located in designated catastrophe area will require a certification showing the structure has been erected, altered and/or repaired in accordance with building construction requirements for windstorm coverage.
- e. Dwellings with Coverage A greater than \$1,500,000 must be submitted to underwriting for approval prior to binding.
- f. Secondary or Seasonal homes:
  - o Must be owner-occupied and not held for rental at any time.
  - o Must have an active burglar and fire central station monitoring system.
- g. Dwellings with roofs that are over 15 years old may only be written with Actual Cash Value loss settlement on the roof, and must be submitted to underwriting for approval **prior to binding**.
- h. Dwellings must be protected by smoke detectors in good working order located close to the kitchen and all sleeping areas.
- i. Homes must be properly maintained in sound condition and exhibit pride of ownership.

## 2. INELIGIBLE RISKS

### A. Property Type and Characteristics

- a. Any dwelling, or personal property located in any dwelling, not used solely as a private residence, except for the incidental office occupancies.
- b. Dwellings containing more than 2 units, or more than 1 family in a unit.
- c. Dwellings that are in the course of construction or under renovation for more than 30 days.
- d. Dwellings not originally constructed for residential purposes.
- e. Any dwelling constructed with:
  - o Synthetic Stucco or EIFS (Exterior Insulation and Finish Systems) built before 1998. Synthetic Stucco homes must include a moisture drainage design.
  - o Asbestos siding or roofing.
  - o Chinese Drywall (Homes constructed between 2004 and 2008 with drywall manufactured in China).
- f. Mobile, modular, pre-fabricated, log, geodesic homes, earth contact, motor and trailer homes or houseboats.
- g. Registered historical homes are ineligible for coverage.
- h. Dwellings built on pier & beam, stilts, pilings or other open foundations.
- i. Dwellings built by individuals who are not licensed contractors. The licensed contractor cannot be the insured or additional insured.
- j. Town Houses or Row Houses constructed without firewalls that separate each unit or more than 8 units per building.
- k. Any property, including the dwelling, premises, and any other structures, with unrepaired damage or hazards that present an increased exposure to physical damage or liability loss. Yard must be free of debris and potential liability hazards including, but not limited to: appliances, inoperative autos, flammable materials, and piles of refuse.
- l. Dwellings with porches or decks more than 2 feet off the ground or with three (3) or more steps leading to them without properly installed handrails.
- m. Dwellings older than 40 years require proof of complete renovation to the electrical, plumbing and heating/air systems within the last fifteen (15) years. Proof of renovation includes a Four Point Inspection completed by a licensed home inspector or other documentation demonstrating inspection and approval by licensed civil authorities in compliance with the local building codes.

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- n. Dwellings with Federal Pacific Electric Stab-Lok or Zinsco electric panels.
- o. Electrical systems must be equipped with a main circuit panel of 100 amps or greater. No knob and tube or aluminum wiring.
- p. Plumbing systems may not have lead, galvanized or polybutylene supply lines.
- q. Dwellings with the following roofs:
  - o Wood shingle or any roofing over wood shingle.
  - o Flat, tar, gravel, or rolled.
  - o Corrugated metal.
  - o Composition shingle roof with more than one overlay.
  - o Roofs in poor condition. For example, composition asphalt shingle roofs with curling, broken, blistered, damaged or missing shingles, missing granular, missing or popping nails.
  - o Roofs subject to overhanging tree limbs or other hazards.
- r. Approval prior to binding is needed on any tin or aluminum roof.
- s. Dwellings heated in whole or in part by solid fuel heating devices, such as wood burning stoves; or any other device that is not controlled by a wall mounted thermostat; and dwellings heated in whole or in part by a portable space heater. Exception: Fireplace systems that are professionally installed. Fireplace inserts (which are wood burning stoves inserted into masonry fireplaces) that are professionally installed by a licensed contractor must be submitted prior to binding with appropriate documentation.
- t. Risks that have been previously rejected, canceled or non-renewed by any company for underwriting reasons must be submitted prior to binding. Acceptability of the risk is dependent upon the reason for the coverage declination, cancellation or nonrenewal.
- u. Dwellings also insured under another insurance policy, except NFIP or TWIA policies.
- v. Risks with no prior insurance, forced placed coverage by mortgagee or lapse in coverage that exceeds thirty (30) days from the effective date of the policy. Exception: New purchase.
- w. Homes with burglar bars.

### **B. Location**

- a. Dwellings located entirely or in part over any body of water.
- b. Dwellings within 1,000 feet of mean high tide.
- c. Dwellings located on a barrier island may be ineligible, subject to an inspection.
- d. Dwellings located in Protection Class 10 unless located within Protected Subdivision (Rule 21) and the year of construction is the current year or the prior 4 years at new business.
- e. Dwellings located on more than 5 acres.
- f. Isolated properties, which are defined as those that are not visible from at least two other dwellings, not in sight of a paved road or not accessible year-round to firefighting equipment.
- g. Properties located in a brush or forest fire area.
- h. Dwellings located in an area that has been condemned for any reason, including urban renewal or highway construction.
- i. Dwellings located in Special Flood Hazard Areas (SFHA) Zones A or V, unless an NFIP policy has been purchased with matching building limits.
- j. Properties built on landfills previously used for refuse.

### **C. Occupancy**

- a. Dwellings that are part of a "working farm." "Working farms" are defined as properties with any livestock, properties on which row crops are grown (other than a domestic garden) or properties with income producing farming operations.
- b. Vacant or unoccupied properties or a dwelling that is currently held for sale. A dwelling is not considered vacant or unoccupied for underwriting reasons if the new owner is moving into the building within 60 days after the effective date of the policy (Explain in Remarks).
- c. Dwellings primarily used for business or with incidental business occupancies, other than an office.

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- d. Model homes when used as a builder's display.
- e. Dwellings used for purpose of college housing.

### D. Applicant Characteristics and Loss History

- a. Bankruptcy, liens, judgments, foreclosures or repossessions within the last 5 years or the insured has been convicted of insurance fraud, arson, or other insurance related offenses.
- b. Applicants who have more than 1 non-weather related or non-CAT loss within the last 3 years. Loss inquiries are not considered in this rule.
- c. Applicants who have experienced any Fire, Water, Theft, or Liability loss in the previous 3 years at this location unless it can be demonstrated that the cause of loss has been corrected. Such demonstration of corrective measures must be submitted for approval prior to binding. Also ineligible are risks with an excessive frequency of prior losses.
- d. Maximum number of properties owned by one owner is four (4), regardless of insurance carrier.
- e. Wrap-around mortgages and land-purchase agreements must be reviewed and approved by underwriting prior to binding.
- f. Risks with more than 2 mortgages.

### E. Liability Exposures

- a. Dwellings used for assisted living, nursing or group homes.
- b. Any dog that has ever been trained and/or used as a guard dog or attack dog.
- c. Property with underground storage tanks for liquid fuel.
- d. Dwellings with child care or home day care exposures.

## 3. BINDING AUTHORITY

Agents have the authority to bind coverage on any risk that is not identified as "ineligible" in the **Ineligible Risks** section of this underwriting guide. Agent's authority is for the limits stated and the forms of coverage outlined in the various sections of this guide. Any exceptions must be referred to Cypress Underwriting Team for approval **prior to binding**.

Binding authority for new business, increases or additions of coverage, or deductible reductions are suspended when notified by the Company or, for all Tier One and Tier Two counties, when a designated tropical storm or hurricane is located west of 80 degrees West Longitude and north of 20 degrees North Latitude. Binding authority will not resume until binding restrictions have been lifted by the Company.

Binding may also be suspended in any part of the state by the company in the event of wildfire, earthquake, or other catastrophies.

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**4. COVERAGES, FORMS & LIMITS**

- HO-3 – ISO 2000 Program

The limits available under these programs are:

<b>COVERAGE</b>	<b>HO-3</b>
<b>Dwelling</b>	\$3,000,000 Maximum*
<b>Other Structures</b>	10% of Dwelling
<b>Personal Property</b>	40% of Dwelling (may be increased to 75%)
<b>Loss of Use</b>	10% of Dwelling (20% also available)
<b>Personal Liability</b>	\$25,000, \$50,000, \$100,000, \$300,000, \$500,000
<b>Medical Payments</b>	\$500, \$1,000, \$3,000, \$5,000

\*For limits over this amount contact underwriting for prior approval.

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**5. DESCRIPTION OF COVERAGES**

The following is a general description of the coverages provided by the individual Homeowners Policy forms. The policy should be consulted for exact definitions, terms, provisions, conditions and limitations.

**A. Section I - Property - Perils Insured Against**

Perils	HO-3
Fire and/or Lightning	Yes *
Windstorm; Hurricane and/or Hail	Yes *
Explosion; Aircraft; Riot or Civil Commotion; Smoke; Vandalism and Malicious Mischief	Yes *
Vehicles	Yes *
Theft	Yes *
Volcanic eruption	Yes *
Falling objects; Weight of ice, snow or sleet; Accidental discharge or overflow of water or steam; Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system; Freezing; Sudden and accidental damage from artificially generated electrical current.	Yes *
Additional risks with certain exceptions	Yes**
* Special Coverage for Dwelling and Other Structures; Named Peril for Personal Property	
** Special Coverage for Dwelling, Other Structures, and Loss of Use; Named Peril for Personal Property	

**B. Section II - Liability - Coverage**

Perils	HO-3
Personal Liability - Covers payments on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.	Yes
Medical Payments to Others - Covers medical expenses incurred by persons, other than the insured, who sustains bodily injury caused by an accident arising out of an insured's premises or personal activities.	Yes



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## 6. ELIGIBILITY

### Form HO-3

A Homeowners Policy may be issued to:

1. The owner-occupant(s) of a dwelling which is used exclusively for private residential purposes – owner cannot be a corporation, LLC or partnership; however, these can be listed as Additional Interest only; or
2. The purchaser-occupant(s) who has entered into a long term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Additional Insured **Endorsement HO 04 41** for the HO-3.
3. The occupant of a dwelling under a life estate arrangement. The owner's interest in the building and premises liability may be covered using Additional Insured **Endorsement HO 04 41** for the HO-3.

It is permissible to extend the Homeowners Policy to cover the interest of a nonoccupant joint owner in the building and for premises liability. Use Additional Insured **Endorsement HO 04 41** for the HO-3.

A Homeowners Policy shall not be issued to cover any mobile home, trailer home or housetrailer.

## 7. SEASONAL/SECONDARY DWELLING

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one-year period. A secondary dwelling is a dwelling occupied by the named insured for less than a total of 180 days in the most recent calendar year.

## 8. ADDITIONAL INSURED

This endorsement extends the definition of "insured" to include those named with respect to the Dwelling, Personal Liability (premises only) and Medical Payments to Others (premises only). Additional insureds will be notified of any policy cancellations or non-renewals. Trusts may be added as additional insured when either the trust grantor or beneficiary is the named insured and resides in the home.

Use **Endorsement HO 04 41 – Additional Insured**.

## 9. ADDITIONAL INTEREST

Additional interests are added for informational purposes only and will be notified of any policy cancellations or non-renewals, but do not have any coverage under the policy.

Use **Endorsement HO 04 10 – Additional Interests Residence Premises**.

## 10. MANDATORY COVERAGES

Coverage must be written for both Sections I and II of the Homeowners Policy.

## 11. POLICY PERIOD

A policy may be written for a period of one year and may be extended for successive policy periods by extension certificate based upon the forms, premiums and endorsements then in effect for Cypress.

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**12. MINIMUM PREMIUM**

- A. The Minimum Annual Premium charged for each policy is:  
Form HO-3 - **\$400**
- B. In calculating the premium for HO-3, there is also a minimum premium for each group of perils as follows:  
Wind Premium - **\$150**  
All Other Perils Premium - **\$150**
- C. The Minimum Annual Premium includes all chargeable endorsements or coverages, if written at inception of the policy.

The minimum Wind Premium does not apply when the Named Storm or Windstorm or Hail Exclusion is attached.

**13. WAIVER OF PREMIUM**

When a policy is endorsed after the inception date, the amount of additional or return premium that may be waived is \$5.

**14. PROPERTY VALUE ADJUSTMENT**

The Coverage A limit will be increased by a factor of 1% at each renewal to account for changes in building costs.

**15. CHANGES OR CANCELLATIONS**

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be calculated on a pro rata basis, subject to the minimum premium requirement.

**16. TRANSFER OR ASSIGNMENT**

Transfer or assignment is not available. New applications are required.

**17. PREMIUM ROUNDING**

When calculating premium, the All Other Perils and Wind final premiums are rounded to the nearest whole dollar.

**18. ESTABLISHING BASE RATES**

Base Rates are comprised of a rate for Wind and a rate for All Other Perils. These rates are then factored to determine final rates as shown in the rules. For determining All Other Perils and Wind Base Rates, see Appendix B.

**19. TIER CRITERIA**

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Customer data gathered from the applicant and third party providers determines tier placement. Once assigned to a tier, the policy remains in the same tier at subsequent renewals. Criteria used for tier placement include prior homeowners' insurance coverage, insurance financial stability scoring, and prior claims (in the last three years).

The following prior claims shall not be considered in tiering:

- 1. A claim resulting from natural causes such as windstorm or hail, freeze, flood, earthquake, sinkhole, mudslides, lightning, tidal waves, hurricanes, tornadoes, volcanos, wildfires.
- 2. A claim to a dwelling currently owned by an insured or applicant which occurred prior to ownership.
- 3. An appliance-related loss relating to a water damage claim.  
However this exception does not apply if the insured has made and received payment for three or more appliance-related claims within a three-year period.

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4. A claim inquiry or claim not paid.

See **Appendix C, Table 1** and apply the appropriate factor to the All Other Perils and Wind Premiums.

**20. CONSTRUCTION DEFINITIONS**

Construction is used to modify the rate based on the risk associated with each construction type. These construction types are defined as the following:

**A. Frame**

Exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.

**B. Masonry Veneer**

Exterior walls of combustible construction veneered with brick or stone.

**C. Masonry**

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction.

**D. Superior Construction**

Exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**E. Mixed (Masonry/Frame)**

A combination of both frame and masonry construction shall be classed as frame when the exterior walls of frame construction (including gables) exceeds 33 1/3% of the total exterior wall area otherwise class as masonry.

See **Appendix C, Table 2** for the appropriate factor to calculate the adjustment to the Wind Premium.

**21. PROTECTION CLASSIFICATION CODES AND INFORMATION**

**A. Protection Information: Use 1-10 as assigned to the Community.**

1. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
2. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

**Distance to Fire Station**

**Class**

- |  |                 |
|--|-----------------|
| a. 5 road miles or less with hydrant within 1,000 feet | *               |
| * First protection class (e.g. use Class 6)            |                 |
| b. 5 road miles or less with hydrant beyond 1,000 feet | 9               |
| c. Over 5 road miles                                   | 10 (Ineligible) |

3. **Protected Subdivision Rule:** Dwellings located in areas classified as **Protection Class 10** which meet **all** of the following criteria will receive a 16% credit to the **All Other Perils Premium** for the HO-3. To qualify for the credit, the year of construction must be the current year or the prior 4 years, and the dwelling must be in a qualifying restricted subdivision that:
  - a. is under development with a recorded plan and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage; and
  - b. contains at least 10 houses on lots no larger than 5 acres; and
  - c. is within 5 miles travel distance of a responding fire department; and
  - d. the dwelling is located within 1,000 feet of a functioning fire hydrant. If the location is beyond 1,000 feet of a functioning fire hydrant and/or there are no year-round available water sources (i.e. river, lake, pool, etc.), the fire department must have pumper/tank trucks with a minimum water capacity of 5,000 gallons.

See **Appendix C, Table 3** to calculate the **All Other Perils Premium**.

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**22. AMOUNT OF INSURANCE ADJUSTMENTS**

The factors for calculating the amount of insurance are outlined in **Appendix C, Table 4.**

**23. DEDUCTIBLES**

All policies are subject to a deductible that applies to loss from all Section I perils. See **Appendix C, Table 5** for premium calculation and factor.

**A. Deductible 1A - Named Storm:**

A Named Storm is a storm, cyclone, typhoon, atmospheric disturbance, or other weather phenomena designated and named by the National Weather Service. See policy forms for terms and conditions.

**B. Deductible 1B – Windstorm/Hail:**

Windstorm/Hail deductible applies to losses from wind and/or hail that do not meet the definition of a Named Storm.

**C. Deductible 2 – All Other Perils:**

All Other Perils deductible applies to losses that are not a Named Storm, Windstorm, Hurricane or Hail.

All policies are subject to a deductible(s) that apply to loss from all Section I perils. The following chart lists the minimum deductible options available.

All Other Perils	Windstorm or Hail	Named Storm
\$1,000 minimum*	\$1,000 minimum*	\$1,000 minimum*

\*The base deductible is 1%. Optional higher deductibles of 2%, 3%, 4% or 5% as well as \$2,500, \$5,000, and \$10,000 are available depending on Coverage A amount. See **Appendix C, Table 5** for options. Dwellings located in Tier 1 must have a minimum 2% Windstorm or Hail and Named Storm Deductible.

The Windstorm or Hail Deductible must be equal to or greater than the All Other Perils Deductible. The Named Storm Deductible must be equal to or greater than the All Other Perils and Windstorm or Hail Deductible.

**24. YEAR OF CONSTRUCTION ADJUSTMENTS**

Policy premiums will be adjusted based on the year of construction of the dwelling. The year of construction shall be the year in which the home was completed. To develop the Year of Construction Adjustment, see **Appendix C, Table 6.**

**25. REPLACEMENT COST COVERAGE**

**A. DWELLING:**

Form HO-3 includes Replacement Cost Loss Settlement for Dwelling in the base premium and is subject to the terms and conditions of the policy. For a premium credit the Roof Loss Settlement may be decreased to Actual Cash Value (ACV). See table below for premium factor.

**Roof Loss Settlement**

With prior underwriting approval, when the roof of the dwelling is older than 15 years, the loss settlement of the roof will be limited to ACV on windstorm or hail losses. To calculate premium credit, multiply the Wind or the All Other Perils Premium by the appropriate factor below.

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Endorsement	Wind Factor	AOP Factor
<b>Endorsement HO 23 05</b> for Actual Cash Value Loss Settlement/Windstorm or Hail Losses to Roof Surfacing - Texas	0.99	INCL. IN BASE

**B. PERSONAL PROPERTY:**

The policy provides loss settlement on an Actual Cash Value basis for certain types of property. The policy may be endorsed to provide loss settlement on a Replacement Cost basis for such property. The following chart shows attachment criteria and rating factor applicable for this coverage. The premium is calculated by multiplying the All Other Perils and Wind Premiums when applicable by the factor below:

Endorsement Name	Endorsement Number	Included/Optional	AOP and Wind factor
Personal Property Replacement Cost Loss Settlement	CTL 363	Optional	1.10

**26. LOSS OF USE – INCREASED LIMITS**

Loss of Use is covered by the basic policy for an amount equal to 10% of the Dwelling Coverage Limit of Liability. Increased limits for Loss of Use are available. To calculate premium, multiply the All Other Perils and Wind Premiums by the appropriate factor in the table below:

Limit	Factor
20%	1.02

**27. OTHER STRUCTURES - INCREASED LIMITS**

Other Structures on premises are covered by the basic policy for an amount equal to 10% of the Dwelling Coverage Limit of Liability. This 10% extension of coverage may be increased at the **per \$1,000** rate in the table shown below, regardless of deductible, to a **maximum limit of 25% of the dwelling coverage limit**. Other structures may not be rented to others or used by non-related persons for residence purposes.

Construction Type	Territory			
	321, 322, 323, 324, 325, 326, 327, 331, 332, 333, 334, 335, 336, 341, 342, 343, 344, 461, 469, 471, 472, 473, 474, 491, 492, 493	351, 352, 353, 354, 355, 361, 362, 363, 364, 371, 372, 373, 421, 422, 423, 424, 425, 431, 432, 433, 434, 435, 436, 437, 441, 442, 443, 444, 445, 446, 447, 448, 451	456, 457, 466, 481, 482, 496, 501	310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 381, 382, 383, 384, 391, 392, 393, 394, 395, 401, 402, 403, 404, 405, 406, 407, 411, 412, 413, 414, 415, 416, 417
Masonry/Superior Construction	\$4.36	\$3.82	\$7.59	\$3.52
Masonry Veneer	\$4.36	\$3.82	\$7.59	\$4.39
Frame/Asbestos/Stucco	\$5.46	\$4.80	\$11.39	\$4.39

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**28. RESERVED FOR FUTURE USE**

**29. ORDINANCE OR LAW**

For an additional premium, the 10% of the Dwelling Coverage limit included in the HO-3 policy may be increased to an amount equal to 15% or 25% of the Dwelling Coverage limit. Use **Endorsement HO 04 77 – Ordinance or Law**. To calculate, multiply by the appropriate factor below by the All Other Perils and Wind Premiums.

Limit	Factor
15%	1.07
25%	1.08

**30. RESERVED FOR FUTURE USE**

**31. RESERVED FOR FUTURE USE**

**32. RESERVED FOR FUTURE USE**

**33. WATER BACK-UP**

The policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability options is listed below:

Limit	Additional Premium
\$5,000	\$25
\$10,000	\$45
\$15,000	\$60
\$25,000	\$90

Use **Endorsement CTL HO 04 69 Water Back-Up and Sump Discharge or Overflow - Texas**.

**34. FOUNDATION COVERAGE**

The policy may be endorsed to provide foundation coverage for loss resulting from water which backs up through sewers or drains or which overflows from the sump. The limit of liability options are listed below:

Limit	Additional Premium
\$5,000	\$25
\$10,000	\$50
\$15,000	\$70
\$25,000	\$110

Use **Endorsement CTL 308 Foundation Coverage - Texas**.

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**35. MOLD, FUNGI OR OTHER MICROBES**

The HO-3 policy includes a \$10,000 limit for Mold, Fungi or Other Microbes. The limit for this coverage can be increased to an amount equal to 100% of the Dwelling Coverage Limit for HO-3 at policy inception or renewal date only. **Prior underwriting approval is required.** An engineering report (Mold Remediation) must accompany the application or request to increase coverage, roof must be less than three (3) years old and residence must comply with all current building codes.

Use **Endorsement CTL 325 Limited Fungi, Wet or Dry Rot or Bacteria Coverage.**

The additional premium is calculated by multiplying the All Other Perils and Wind Premiums by the appropriate factor below.

Amount of Increase	Factor
100% of Dwelling	2.00

**Example: Premium without increased limit = \$750.00. Additional Premium to Increase Mold, Fungi & Other Microbes coverage to 100% would be \$750.00.**

**36. RESERVED FOR FUTURE USE**

**37. COMPUTER COVERAGE**

For an additional premium, the policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions. Coverage is available up to a maximum limit of \$10,000. Use the rate shown below:

<b>Rate per \$1,000</b>	\$6.00
-------------------------	--------

Use **Endorsement CTL 317 Special Computer Coverage.**

**38. LOSS ASSESSMENT COVERAGE**

Loss Assessment Coverage in the amount of \$1,000 is included in the base policy and may be increased to \$5,000 by adding the following endorsement and charging the fee below.

Use **Endorsement HO 04 35 Loss Assessment Coverage.**

<b>First \$1,000</b>	Included in Premium
<b>Next \$4,000</b>	\$20.00

**39. PERSONAL LIABILITY & MEDICAL PAYMENTS TO OTHERS**

**Personal Liability** – Covers payments on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.

**Medical Payments to Others** – Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.

**A. Basic Limits of Liability**

Personal Liability	\$ 25,000
Medical Payments to Others	\$ 500

**B. These limits may be increased to a maximum of \$500,000 (liability) and \$5,000 (medical payments).** Use the premiums listed below when increasing coverage.

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	Residence Premises			
	Medical Payments to Others			
Liability Limit	\$500	\$1,000	\$3,000	\$5,000
<b>\$25,000</b>	\$ 0.00	\$ 5.00	\$ 8.00	\$ 10.00
<b>\$50,000</b>	\$ 10.00	\$ 15.00	\$ 18.00	\$ 20.00
<b>\$100,000</b>	\$ 15.00	\$ 20.00	\$ 23.00	\$ 25.00
<b>\$300,000</b>	\$ 25.00	\$ 30.00	\$ 33.00	\$ 35.00
<b>\$500,000</b>	\$ 35.00	\$ 40.00	\$ 43.00	\$ 45.00

**40. ANIMAL LIABILITY SPECIAL LIMIT**

Personal Liability and Medical Payments to Others are EXCLUDED when Bodily Injury or Property Damage is caused by an animal. For an additional premium shown below, the policy may be extended to include Animal Liability for the limits shown below. Coverage is provided for injury or damage for which you are legally liable resulting from any one occurrence and caused by an animal(s) owned or kept by any insured. Coverage does not apply to any animal with a prior bite history or that previously caused bodily injury to any person.

Coverage also does not apply to the following breeds or mixture that includes any of the following breeds: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Beauceron, Bullmastiff, Ca de Bou, Cane Corso, Catahoula Leopard, Caucasian Shepherd, Chow, Doberman Pinscher, Dogo Argentino, German Shepherd, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Tosa Inu, Wolf or Wolf Hybrid. The endorsement should be consulted for complete coverages and exclusions.

Personal Liability	\$25,000 per policy period
Medical Payments to Others	\$ 500 per policy period
<b>Annual Premium - \$25.00</b>	

Use **Endorsement CTL 322 Animal Liability Special Limit** for HO-3.

**41. INCREASE SPECIAL LIMITS OF LIABILITY**

**A. Jewelry, Watches and Furs**

The special limit of liability for theft of jewelry, watches and furs included in the HO-3 is \$1,500. This amount may be increased to a maximum of \$5,000, not to exceed \$1,000 for any one article, at the rate shown below.

<b>Rate per \$100 of increase</b>
\$2.00

Use **Endorsement HO 04 65 Coverage C Increased Limits of Liability** on HO-3.

**B. Money / Bank Cards and Securities**

The special limit of liability of \$200 for money may be increased to a maximum of \$1,000. The special limit of liability of \$1,500 for securities may be increased to \$2,000. Additional limits for these items may be obtained at a premium per \$100 using the following table:

Money/Bank Cards Endorsement HO 04 65	Securities/Accounts Endorsement HO 04 65
\$1.01	\$1.01



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**42. BUSINESS PROPERTY – INCREASED LIMITS**

The \$2,500 special limits of liability in the policy for Business Property on the premises may be increased to a maximum of \$10,000 by attaching **Endorsement HO 04 12 Increased Limits on Business Property** and charging the rate shown below.

The limit of liability in excess of \$2,500 does not apply to the following:

- Business property in storage or held as a sample or for sale or delivery after sale.
- Business property pertaining to a business actually conducted on the residence premises.

When the on-premises limit is increased, the off-premises limit of \$500 is automatically increased, at no additional charge, to an amount that is 20% of the total on-premises limit of liability.

<b>Each Additional \$2,500</b>	<b>\$25.00</b>
--------------------------------	----------------

**43. LIMITED WATER DAMAGE**

**A.** Water Damage will be limited to \$5,000 on homes older than 30 years when coverage for Sudden or Accidental Discharge or Overflow is provided by HO-3. A premium credit will apply in exchange for this limitation. To calculate this premium credit, multiply the All Other Perils Premium by the factor below.

**B.** Applicants with homes 30 years and newer can elect to **limit** the water damage for a premium credit. To calculate this premium credit, multiply the All Other Perils Premium by the factor below.

<b>Limited Water Damage Factor</b>	<b>0.85</b>
------------------------------------	-------------

Use **Endorsement CTL 328 Limited Water Damage Coverage**.

**44. RESERVED FOR FUTURE USE**

**45. PROTECTIVE DEVICES**

Approved and properly maintained installations of burglar and fire alarms in the dwelling may be recognized. To calculate the appropriate premium credit, multiply the All Other Perils Premium by the selected factor below.

<b>Type of Installation</b>	<b>Factor</b>
Central Station Reporting Burglar Alarm*	0.90
Central Station Reporting Fire Alarm*	0.90
Local Burglar Alarm	0.94
Local Fire Alarm	0.94

\*Copy of Alarm Certificate is required to qualify for central station reporting credits and must be retained in the agent's file.

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**46. ROOF CREDIT**

For dwellings in which the roof has been completely replaced within the previous 10 years, a credit will apply. To calculate, multiply the appropriate factor by the All Other Perils and Wind Premiums.

Age of Roof										
0	1	2	3	4	5	6	7	8	9	10+
0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.00

**47. RESERVED FOR FUTURE USE**

**48. NEW PURCHASE CREDIT (New Business Only)**

New Purchase Credit is applied for all policies with an effective date within the first three years after purchase. Discount percentages below apply to policies effective during the indicated dates of purchase. After being applied on a new policy, the discount is reduced for subsequent renewals.

To calculate this credit, see **Appendix C, Table 7**.

Use table below to determine the number of years from Purchase Date to Effective Date.

Days Since Purchase Date	Years Since Purchase	Percentage Credit
0-364	0 Years	See <b>Appendix C, Table 7</b>
365-729	1 Year	
730-1094	2 Years	
1095+	3+ Years	No Credit

**49. ACCREDITED BUILDER DISCOUNT**

Established builders who build in quantity are recognized for their willingness to stand behind their product. This discount applies to homes if the year of construction is the current year or prior 2 years at Policy inception. These builders are listed on the company website. **This discount does not apply to re-writes.**

To apply credit, multiply the appropriate factor by the All Other Perils Premium as shown in the chart below:

Policy Term During Which Discount is Applied	Factor
Policy to which first applied	0.90
First Renewal (2 <sup>nd</sup> Year)	0.90
Second Renewal (3 <sup>rd</sup> Year)	0.94
Third Renewal (4 <sup>th</sup> Year)	0.94

**50. COMPANION POLICY DISCOUNT**

Any policy written by an agency that also writes business with any carrier for the same insured is eligible for a Companion Policy Discount. To calculate this credit, multiply the All Other Perils Premium by a factor of 0.90.

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### 51. SENIOR/RETIREE DISCOUNT

An applicant purchasing a policy may be eligible for a 5% Senior/Retiree Discount.

A Senior/Retiree is defined as the following:

- Applicant or co-applicant has attained age of 60; or
- Applicant or co-applicant is both 55 and retired.

To calculate this credit, multiply the All Other Perils Premium by a factor of 0.95.

### 52. SECURED COMMUNITY DISCOUNT

An applicant purchasing a policy may be eligible for a 5% Secured Community Discount as defined below.

A Secured Community is defined as the following:

- A single entry leads into the subdivision; and Community is protected by 24-hour security patrol; or
- 24 hour-manned gates protect all entrances to community; or
- Passkey gates protect all entrances to the community.

To calculate this credit, multiply the All Other Perils Premium by a factor of 0.95.

**Note: Seasonal/Secondary residences are not eligible for this discount.**

### 53. RESERVED FOR FUTURE USE

### 54. APPLICATION AND SUBMISSION REQUIREMENTS

#### A. Applications

All submissions must be made on a Cypress software-generated application and must be signed by the applicant **and** agent. Applications must be complete and a payment submitted for either the full amount or proper installment amount of the calculated premium. The electronic application and premium payment must be submitted to Cypress within 7 business days of binding. **Do not bind coverage without premium payment if the insured is the payor.** A signed copy of applications submitted on-line must be retained by the agent for a minimum of three (3) years, together with all required photos and documents. Cypress will periodically audit for signatures.

#### B. Additional Information

Submissions may require information other than that shown on the application. Agents should include any information that helps to support acceptance of the risk being submitted, especially when the information on the application calls for more explanation or when this manual indicates that additional information is required or is necessary for the purpose of qualifying for discounts.

### 55. INSPECTIONS

Cypress will inspect all new business submissions and selected renewals. Please make sure your client is aware an inspector may be around to observe the outside or inside of their home and may take photos. Refusal by an insured to allow an inspection will result in cancellation of the policy.

**New Business Inspection Fee - \$20**

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**56. PREMIUM PAYMENT OPTIONS**

General Rules:

Payments must be made with U.S. currency or checks/credit cards issued from a U.S. Bank. All policy fees are due at policy inception. Subsequent renewals will be billed by the same plan unless otherwise instructed by the insured or agent. A fully earned \$10 annual set up fee applies in the first installment to all policies utilizing a payment plan.

Full Payment: Full payment of the gross annual premium plus all policy fees due by the effective date of the policy or the date of issuance, whichever comes first.

Payment Plan Options:

**A. Monthly Payment Plan** – Must be set up for automatic payment withdrawal from a financial institution account. Payment will be drafted via Electronic Funds Transfer (EFT) according to the schedule listed below:

• New Business:

1. Initial Payment: 16.67% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. Remaining Installments: 10 additional payments calculated by remaining policy premium due divided by the number of remaining installments. A \$1 installment fee will be added to each payment due each month for 10 months beginning 30 days from the policy effective date.

• Renewal Business:

1. First Installment: 8.33% of the policy premium, plus policy fees, plus \$10 annual set up fee, and \$1 installment fee due via EFT withdrawal processed 30 days prior to the renewal effective date.
2. Remaining Installments: 11 additional payments calculated by remaining policy premium due divided by the number of remaining installments. A \$1 installment fee will be added to each payment processed 30 days in accordance with the effective date of the policy.

**B. Semi-Annual Payment Plan:**

1. 55% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 45% of the policy premium, plus installment fee due 180 days after the policy effective date.

**C. 4-Payment Plan:**

1. 25% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 25% of the policy premium, plus installment fee due 60 days after the policy effective date.
3. 25% of the policy premium, plus installment fee due 120 days after the policy effective date.
4. 25% of the policy premium, plus installment fee due 180 days after the policy effective date.

**D. Quarterly Payment Plan:**

1. 40% of the policy premium, plus policy fees and \$10 annual set up fee due by the effective date of the policy or the date of issuance, whichever comes first.
2. 20% of the policy premium, plus installment fee due 90 days after the policy effective date.
3. 20% of the policy premium, plus installment fee due 180 days after the policy effective date.
4. 20% of the policy premium, plus installment fee due 270 days after the policy effective date.

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**E. Installment fees for Pay Plans B, C, & D.**

*Premium ranges from:	Fee Per Payment:
\$0 to \$339	\$2
\$340 to \$399	\$3
\$400 to \$499	\$4
\$500 to \$649	\$5
\$650 to \$799	\$6
\$800 to \$949	\$7
\$950+	\$8

\*Policy Premium excluding fees.

**Payment Options Definitions:**

- Policy premium – premium associated with coverages, discounts and surcharges.
- Policy fees – fees associated with the policy such as MGA, inspection, and policy assessments.
- Payment plan set up fee – \$10 annual fee for establishing a policy on a payment plan.
- Installment fee – fee for each installment depending on the selected payment plan.

**NOTE:** Cypress does not accept any outside premium financing. There is a \$15 service charge on NSF checks.

**57. MGA POLICY FEE**

- A.** An Eighty Dollar (\$80) MGA policy fee will be charged to every policy on new or renewal business. The MGA policy fee shall be fully earned.
- B.** The policy fee is non-commissionable.

**58. RENEWAL PREMIUM CAP**

Premium changes for policy renewals shall be capped. The cap will apply to total policy premiums excluding policy fees. To determine the Renewal Premium Cap, see **Appendix C, Table 8**.

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**59. IDENTITY THEFT EXPENSE AND RESOLUTION SERVICES COVERAGE (HO-3)**

The endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft or fraud first discovered or learned of during the policy period. No deductible applies to this coverage. This endorsement provides coverage up to a limit of \$25,000 and may be purchased for \$25.00 and is available on our HO-3 product.

Use **Endorsement CTL HO 406B – Identity Theft Expense and Resolution Services Coverage**.

**60. PAID CLAIM RATING PLAN**

The paid claims rating plan recognizes the loss history of a Cypress insured for both property and liability coverage, in determining the appropriate premium for a renewal policy. Apply the following to the All Other Perils Premium:

Number of qualified paid claims in the last 3 years.	Factor
0	1.00
1	1.00
2	1.45
3	1.70
4+	2.20

A qualified paid shall be considered eligible for rating if:

1. The claim occurred after the new business effective date of the policy.
2. The claim occurred during the three years immediately preceding the date of the preparation of the renewal.

**Exceptions:**

The following shall not be considered eligible for rating under the plan:

1. A claim that occurred prior to the policyholder's tenure with us or losses for which subrogation payments have been received are NOT considered qualified claims.
2. A claim resulting from natural causes such as windstorm or hail, freeze, flood, earthquake, sinkhole, mudslides, lightning, tidal waves, hurricanes, tornadoes, volcanos, wildfires.
3. A claim to a dwelling currently owned by an insured or applicant which occurred prior to ownership.
4. An appliance-related loss relating to a water damage claim. However this exception does not apply if the insured has made and received payment for three or more appliance-related claims within a three-year period.
5. A claim inquiry or claim not paid.

**61. LOSS FREE DISCOUNT**

The loss free discount is applicable to homeowner policies insured by Cypress for three or more consecutive years and no paid losses (does not include losses as a result of natural cause) have occurred for the location in the last three years. To apply credit, multiply the appropriate factor by the All Other Perils Premium as shown in the chart below:

Consecutive Years with Cypress Insurance	Eligible credit
3-5	0.95
6-8	0.93
9+	0.90

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**62. NAMED STORM OR WINDSTORM OR HAIL EXCLUSION - TEXAS**

The peril of Windstorm or Hail may be excluded for all coverages, except Coverage D – Loss of Use when the property is located in a designated catastrophe area and is eligible for coverage through the Texas Windstorm Insurance Association. Windstorm or Hail Exclusion changes can only be made at new business or renewal; mid-term changes are not allowed.

All named insureds must sign the applicable form below. The original form must be sent to the company and a copy provided to the insured.

Use **Named Storm or Windstorm or Hail Exclusion – Texas CTL HO 04 70**.

When Named Storm or Windstorm or Hail is excluded from coverage under Section I of the policy, eliminate the Wind Premium charged on the policy.

**63. DISCOUNTS MAXIMUM**

Discounts are applied to the All Other Perils and Wind Premiums. The maximum cumulative rate impact from all discounts combined is limited to 60%. The rating steps subject to the maximum are Burglar Alarm credit, Fire Alarm credit, New Purchase credit, Accredited Builder discount, Companion Policy discount, Senior/Retiree discount, Secured Community discount, Loss Free discount, and Roof credit.

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**64. FORMS AND ENDORSEMENTS**

<b>Form Number</b>	<b>Edition</b>	<b>Form Name</b>	<b>Rule #</b>	<b>Required</b>
CTIC INFL	06 16	Property Value Adjustment Important Notice		X
CTL 108	11 10	Policyholder Disclosure Notice - Pollution Exclusion		X
CTL 150	05 15	Important Notice - Toll Free numbers		X
CTL 302	03 15	Exclusion of Animal-Related Liability & Property Damage	40	
CTL 305	11 10	Existing Damage to Building Endorsement		X
CTL 308	03 15	Foundation Coverage - Texas	34	
CTL 317	11 10	Special Computer Coverage - Texas	37	
CTL 320	11 10	Coverage D - Loss of Use		X
CTL 322	06 16	Animal Liability Special Limit Endorsement	40	
CTL 325	11 10	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	35	X
CTL 327	11 10	Water Damage Exclusion Endorsement		
CTL 328	06 16	Limited Water Damage Coverage Endorsement	43	
CTL 345	06 16	Named Storm Occurrence Deductible Texas	23	X
CTL 360	06 16	Special Provisions - Texas		X
CTL 363	11 10	Personal Property Replacement Cost Loss Settlement	25	
CTL 392	04 12	Electronic Media Exclusion Endorsement		X
CTL 393	04 12	Recreational or Service Vehicle Exclusion		X
CTL 404	03 15	Farming & Agricultural Activities Exclusion		X
CTL HO 405	02 13	Trampoline and Bouncing Device Exclusion		X
CTL HO 406B	03 15	Identity Theft Expense and Resolution Services Coverage	59	
CTL HO 408	06 16	Amendatory Mandatory Appraisal Endorsement		X
FN 103	11 10	Important Notice Regarding Flooding		X
GLBA-1		Our Privacy Policy		X
H 984B	11 12	Consumer Bill of Rights		X
HO 00 03	10 00	Homeowners 3 - Special Form		X
HO 04 10	10 00	Additional Interest - Residence Premises	9	
HO 04 12	10 00	Increased Limits on Business Property	42	
HO 04 35	10 00	Loss Assessment Coverage	38	
HO 04 41	10 00	Additional Insured - Residence Premises	8	
HO 04 65	10 00	Coverage C Increased Special Limits of Liability	41	
CTL HO 04 69	03 15	Water Back-Up & Sump Discharge or Overflow - TX	33	
CTL HO 04 70	03 15	Windstorm Hail Exclusion	62	
HO 04 77	10 00	Ordinance or Law Increased Amount of Coverage	29	
HO 04 96	10 00	Home Day Care Business - Section II Exclusion		X
HO 06 48	10 15	Residence Premises Definition Endorsement		X
HO 23 05	06 04	ACV Loss Settlement to Roof Surfacing - Texas	25	
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**APPENDIX A - TERRITORY DEFINITIONS**

Note: Cypress uses ZIP code rating. County listed is only used as a form of reference.

ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY
75001	Dallas	323	75094	Collin	341	75209	Dallas	323
75002	Collin	342	75098	Collin	341	75210	Dallas	326
75006	Dallas	323	75102	Navarro	442	75211	Dallas	325
75007	Denton	343	75103	Van Zandt	472	75212	Dallas	326
75009	Collin	343	75104	Dallas	321	75214	Dallas	324
75010	Denton	341	75105	Navarro	442	75215	Dallas	327
75013	Collin	341	75109	Navarro	442	75216	Dallas	327
75019	Dallas	321	75110	Navarro	442	75217	Dallas	326
75020	Grayson	474	75114	Kaufman	473	75218	Dallas	324
75021	Grayson	474	75115	Dallas	321	75219	Dallas	325
75022	Denton	342	75116	Dallas	323	75220	Dallas	325
75023	Collin	342	75117	Van Zandt	472	75223	Dallas	326
75024	Collin	341	75119	Ellis	443	75224	Dallas	325
75025	Collin	341	75124	Henderson	442	75225	Dallas	322
75028	Denton	342	75125	Ellis	443	75226	Dallas	326
75032	Rockwall	342	75126	Kaufman	473	75227	Dallas	325
75033	Denton	342	75127	Van Zandt	472	75228	Dallas	326
75034	Denton	342	75134	Dallas	323	75229	Dallas	322
75035	Collin	342	75135	Hunt	473	75230	Dallas	322
75038	Dallas	323	75137	Dallas	322	75231	Dallas	325
75039	Dallas	321	75140	Van Zandt	472	75232	Dallas	324
75040	Dallas	324	75141	Dallas	324	75233	Dallas	324
75041	Dallas	324	75142	Kaufman	473	75234	Dallas	323
75042	Dallas	325	75143	Kaufman	473	75235	Dallas	325
75043	Dallas	324	75144	Navarro	442	75236	Dallas	323
75044	Dallas	323	75146	Dallas	322	75237	Dallas	326
75048	Dallas	321	75147	Kaufman	473	75238	Dallas	323
75050	Dallas	326	75148	Henderson	442	75240	Dallas	323
75051	Dallas	326	75149	Dallas	324	75241	Dallas	324
75052	Dallas	326	75150	Dallas	325	75242	Dallas	324
75054	Dallas	326	75152	Ellis	443	75243	Dallas	325
75056	Denton	343	75153	Navarro	442	75244	Dallas	322
75057	Denton	344	75154	Ellis	443	75246	Dallas	326
75058	Grayson	474	75155	Navarro	443	75247	Dallas	326
75060	Dallas	325	75156	Henderson	442	75248	Dallas	322
75061	Dallas	325	75158	Kaufman	473	75249	Dallas	322
75062	Dallas	325	75159	Dallas	323	75251	Dallas	322
75063	Dallas	322	75160	Kaufman	473	75252	Collin	322
75065	Denton	343	75161	Kaufman	473	75253	Dallas	324
75067	Denton	344	75163	Henderson	442	75254	Dallas	324
75068	Denton	344	75165	Ellis	443	75258	Dallas	324
75069	Collin	344	75166	Collin	342	75260	Dallas	324
75070	Collin	341	75167	Ellis	443	75270	Dallas	324
75071	Collin	341	75169	Van Zandt	472	75287	Dallas	322
75074	Collin	344	75172	Dallas	324	75342	Dallas	324
75075	Collin	342	75173	Collin	343	75398	Dallas	324
75076	Grayson	474	75180	Dallas	324	75401	Hunt	473
75077	Denton	342	75181	Dallas	321	75402	Hunt	473
75078	Collin	342	75182	Dallas	321	75407	Collin	344
75080	Dallas	322	75189	Rockwall	344	75409	Collin	344
75081	Dallas	322	75201	Dallas	325	75410	Wood	472
75082	Dallas	321	75202	Dallas	327	75411	Lamar	473
75087	Rockwall	342	75203	Dallas	326	75412	Red River	472
75088	Dallas	321	75204	Dallas	325	75414	Grayson	474
75089	Dallas	321	75205	Dallas	323	75415	Delta	472
75090	Grayson	474	75206	Dallas	326	75416	Lamar	473
75092	Grayson	474	75207	Dallas	327	75417	Red River	472
75093	Collin	341	75208	Dallas	326	75418	Fannin	473

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**APPENDIX A - TERRITORY DEFINITIONS**

ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY
75420	Hopkins	472	75551	Cass	471	75707	Smith	441
75421	Lamar	473	75554	Red River	472	75708	Smith	441
75422	Hunt	473	75555	Cass	471	75709	Smith	441
75423	Hunt	473	75556	Cass	471	75750	Smith	441
75424	Collin	344	75558	Titus	472	75751	Henderson	442
75426	Red River	472	75559	Bowie	472	75752	Henderson	442
75428	Hunt	473	75560	Cass	471	75754	Van Zandt	472
75431	Hopkins	472	75561	Bowie	472	75755	Upshur	471
75432	Delta	472	75563	Cass	471	75756	Henderson	442
75433	Hopkins	472	75566	Cass	471	75757	Smith	441
75435	Lamar	473	75567	Bowie	472	75758	Henderson	442
75436	Red River	472	75568	Morris	472	75760	Nacogdoches	442
75437	Hopkins	472	75569	Bowie	472	75762	Smith	441
75438	Fannin	473	75570	Bowie	472	75763	Anderson	442
75439	Fannin	473	75571	Morris	472	75765	Wood	472
75440	Rains	472	75572	Cass	471	75766	Cherokee	442
75442	Collin	344	75574	Bowie	472	75770	Henderson	442
75446	Fannin	473	75601	Gregg	441	75771	Smith	441
75447	Fannin	473	75602	Gregg	441	75773	Wood	472
75448	Delta	472	75603	Gregg	441	75778	Henderson	442
75449	Fannin	473	75604	Gregg	441	75783	Wood	472
75450	Delta	472	75605	Gregg	441	75784	Cherokee	442
75451	Camp	472	75630	Cass	471	75785	Cherokee	442
75452	Fannin	473	75631	Panola	441	75789	Smith	441
75453	Hunt	473	75633	Panola	441	75790	Van Zandt	472
75454	Collin	343	75638	Morris	472	75791	Smith	441
75455	Titus	472	75639	Panola	441	75792	Smith	441
75457	Franklin	472	75640	Upshur	471	75801	Anderson	442
75459	Grayson	474	75643	Panola	441	75803	Anderson	442
75460	Lamar	473	75644	Upshur	471	75831	Leon	442
75462	Lamar	473	75645	Upshur	471	75833	Leon	442
75468	Lamar	473	75647	Gregg	441	75834	Trinity	442
75469	Delta	472	75650	Harrison	471	75835	Houston	442
75470	Lamar	473	75651	Harrison	471	75838	Freestone	442
75471	Hopkins	472	75652	Rusk	442	75839	Anderson	442
75472	Rains	472	75654	Rusk	442	75840	Freestone	442
75473	Lamar	473	75656	Cass	471	75844	Houston	442
75474	Hunt	473	75657	Marion	471	75845	Trinity	442
75476	Fannin	473	75661	Harrison	471	75846	Leon	442
75477	Lamar	473	75662	Gregg	441	75847	Houston	442
75478	Hopkins	472	75667	Rusk	442	75850	Leon	442
75479	Fannin	473	75668	Morris	472	75851	Houston	442
75480	Franklin	472	75669	Panola	441	75852	Madison	442
75481	Hopkins	472	75670	Harrison	471	75853	Anderson	442
75482	Hopkins	472	75672	Harrison	471	75855	Leon	442
75486	Lamar	473	75681	Rusk	442	75856	Trinity	442
75487	Franklin	472	75683	Upshur	471	75859	Freestone	442
75488	Fannin	473	75684	Rusk	442	75860	Freestone	442
75490	Fannin	473	75686	Camp	472	75861	Anderson	442
75491	Grayson	474	75691	Rusk	442	75862	Trinity	442
75492	Fannin	473	75692	Harrison	471	75901	Angelina	442
75494	Wood	472	75693	Gregg	441	75904	Angelina	442
75495	Grayson	474	75701	Smith	441	75925	Cherokee	442
75496	Hunt	473	75702	Smith	441	75926	Trinity	442
75497	Wood	472	75703	Smith	441	75928	Newton	448
75501	Bowie	472	75704	Smith	441	75929	San Augustine	443
75503	Bowie	472	75705	Smith	441	75930	Sabine	443
75550	Red River	472	75706	Smith	441	75931	Jasper	443

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ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY
75932	Newton	448	76043	Somervell	461	76140	Tarrant	333
75933	Newton	448	76044	Johnson	461	76148	Tarrant	333
75935	Shelby	442	76048	Hood	461	76155	Tarrant	335
75936	Tyler	446	76049	Hood	461	76164	Tarrant	336
75937	Nacogdoches	442	76050	Johnson	461	76177	Tarrant	331
75938	Tyler	446	76051	Tarrant	332	76179	Tarrant	331
75939	Polk	446	76052	Tarrant	331	76180	Tarrant	332
75941	Angelina	442	76053	Tarrant	334	76182	Tarrant	332
75943	Nacogdoches	442	76054	Tarrant	331	76201	Denton	344
75944	Nacogdoches	442	76055	Hill	461	76205	Denton	344
75946	Nacogdoches	442	76058	Johnson	461	76207	Denton	344
75948	Sabine	443	76059	Johnson	461	76208	Denton	344
75949	Angelina	442	76060	Tarrant	333	76209	Denton	344
75951	Jasper	448	76063	Tarrant	331	76210	Denton	344
75954	Shelby	442	76064	Ellis	443	76225	Wise	492
75956	Jasper	448	76065	Ellis	443	76226	Denton	341
75959	Sabine	443	76066	Parker	492	76227	Denton	343
75960	Polk	446	76067	Palo Pinto	491	76228	Clay	496
75961	Nacogdoches	442	76070	Somervell	461	76230	Montague	492
75964	Nacogdoches	442	76071	Wise	492	76233	Grayson	474
75965	Nacogdoches	442	76073	Wise	492	76234	Wise	492
75966	Newton	448	76077	Somervell	461	76238	Cooke	493
75968	Sabine	443	76078	Wise	492	76239	Montague	492
75969	Angelina	442	76082	Parker	492	76240	Cooke	493
75972	San Augustine	443	76084	Johnson	461	76244	Tarrant	331
75973	Shelby	442	76085	Parker	492	76245	Grayson	474
75974	Shelby	442	76086	Parker	492	76247	Denton	343
75975	Shelby	442	76087	Parker	492	76248	Tarrant	331
75977	Newton	448	76088	Parker	492	76249	Denton	343
75979	Tyler	446	76092	Tarrant	331	76250	Cooke	493
75980	Angelina	442	76093	Johnson	461	76251	Montague	492
76001	Tarrant	333	76102	Tarrant	336	76252	Cooke	493
76002	Tarrant	333	76103	Tarrant	336	76255	Montague	492
76006	Tarrant	333	76104	Tarrant	336	76258	Denton	344
76008	Parker	492	76105	Tarrant	336	76259	Denton	343
76009	Johnson	461	76106	Tarrant	336	76261	Montague	492
76010	Tarrant	334	76107	Tarrant	335	76262	Denton	341
76011	Tarrant	333	76108	Tarrant	333	76263	Cooke	493
76012	Tarrant	332	76109	Tarrant	332	76264	Grayson	474
76013	Tarrant	333	76110	Tarrant	336	76265	Montague	492
76014	Tarrant	333	76111	Tarrant	336	76266	Denton	343
76015	Tarrant	333	76112	Tarrant	336	76270	Montague	492
76016	Tarrant	331	76114	Tarrant	336	76271	Grayson	474
76017	Tarrant	332	76115	Tarrant	335	76272	Cooke	493
76018	Tarrant	331	76116	Tarrant	334	76273	Grayson	474
76020	Tarrant	332	76117	Tarrant	336	76301	Wichita	496
76021	Tarrant	332	76118	Tarrant	334	76302	Wichita	496
76022	Tarrant	334	76119	Tarrant	336	76305	Wichita	496
76023	Wise	492	76120	Tarrant	335	76306	Wichita	496
76028	Johnson	461	76123	Tarrant	332	76308	Wichita	496
76031	Johnson	461	76126	Tarrant	333	76309	Wichita	496
76033	Johnson	461	76127	Tarrant	336	76310	Wichita	496
76034	Tarrant	331	76131	Tarrant	332	76311	Wichita	496
76035	Hood	461	76132	Tarrant	333	76354	Wichita	496
76036	Tarrant	332	76133	Tarrant	333	76357	Clay	496
76039	Tarrant	333	76134	Tarrant	333	76360	Wichita	496
76040	Tarrant	336	76135	Tarrant	334	76363	Knox	496
76041	Ellis	443	76137	Tarrant	333	76364	Wilbarger	496

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ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY
76365	Clay	496	76504	Bell	436	76643	McLennan	469
76366	Archer	496	76511	Bell	436	76645	Hill	461
76367	Wichita	496	76513	Bell	436	76648	Hill	461
76371	Knox	496	76518	Milam	433	76649	Bosque	461
76372	Young	491	76519	Milam	433	76651	Ellis	443
76373	Wilbarger	496	76520	Milam	433	76652	Bosque	461
76374	Young	491	76522	Coryell	434	76653	Limestone	442
76377	Clay	496	76524	McLennan	469	76655	McLennan	469
76379	Archer	496	76525	Coryell	434	76656	Falls	434
76380	Baylor	496	76527	Williamson	433	76657	McLennan	469
76384	Wilbarger	496	76528	Coryell	434	76660	Hill	461
76388	Haskell	496	76530	Williamson	433	76661	Falls	434
76389	Archer	496	76531	Hamilton	461	76664	McLennan	469
76401	Erath	461	76534	Bell	436	76665	Bosque	461
76424	Stephens	491	76537	Williamson	433	76666	Hill	461
76426	Wise	492	76538	Coryell	434	76667	Limestone	442
76427	Jack	491	76539	Lampasas	432	76670	Ellis	443
76429	Stephens	491	76541	Bell	436	76671	Bosque	461
76430	Shackelford	496	76542	Bell	436	76673	Hill	461
76431	Wise	492	76543	Bell	436	76676	Hill	461
76432	Brown	461	76544	Bell	436	76678	Limestone	442
76433	Erath	461	76548	Bell	436	76679	Navarro	442
76435	Eastland	461	76549	Bell	436	76680	Falls	434
76436	Hamilton	461	76550	Lampasas	432	76681	Navarro	442
76437	Eastland	461	76554	Bell	436	76682	McLennan	469
76442	Comanche	461	76556	Milam	433	76687	Limestone	442
76443	Callahan	466	76557	McLennan	469	76689	Bosque	461
76444	Comanche	461	76559	Bell	436	76690	Bosque	461
76445	Eastland	461	76561	Coryell	434	76691	McLennan	469
76446	Erath	461	76565	Hamilton	461	76692	Hill	461
76448	Eastland	461	76566	Coryell	434	76693	Freestone	442
76449	Palo Pinto	491	76567	Milam	433	76701	McLennan	469
76450	Young	491	76569	Bell	436	76704	McLennan	469
76453	Palo Pinto	491	76570	Falls	434	76705	McLennan	469
76454	Eastland	461	76571	Bell	436	76706	McLennan	469
76455	Comanche	461	76574	Williamson	433	76707	McLennan	469
76457	Hamilton	461	76577	Milam	433	76708	McLennan	469
76458	Jack	491	76578	Williamson	433	76710	McLennan	469
76459	Jack	491	76579	Bell	436	76711	McLennan	469
76460	Young	491	76621	Hill	461	76712	McLennan	469
76462	Hood	461	76622	Hill	461	76798	McLennan	469
76463	Palo Pinto	491	76624	McLennan	469	76801	Brown	461
76464	Shackelford	496	76626	Navarro	442	76802	Brown	461
76470	Eastland	461	76627	Hill	461	76820	Mason	431
76471	Eastland	461	76629	Robertson	434	76821	Runnels	466
76472	Palo Pinto	491	76630	McLennan	469	76823	Brown	461
76474	Comanche	461	76631	Hill	461	76825	McCulloch	466
76475	Palo Pinto	491	76632	Falls	434	76827	Brown	461
76476	Hood	461	76633	McLennan	469	76828	Coleman	466
76481	Young	491	76634	Bosque	461	76831	Llano	432
76483	Throckmorton	496	76635	Limestone	442	76832	San Saba	433
76484	Palo Pinto	491	76636	Hill	461	76834	Coleman	466
76486	Jack	491	76637	Bosque	461	76836	McCulloch	466
76487	Parker	492	76638	McLennan	469	76837	Concho	466
76490	Parker	492	76639	Navarro	442	76841	Menard	431
76491	Throckmorton	496	76640	McLennan	469	76842	Mason	431
76501	Bell	436	76641	Navarro	442	76844	Mills	461
76502	Bell	436	76642	Limestone	442	76845	Coleman	466

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76848	Menard	431	77009	Harris	315	77068	Harris	311
76849	Kimble	431	77010	Harris	315	77069	Harris	311
76852	McCulloch	466	77011	Harris	316	77070	Harris	311
76853	Lampasas	432	77012	Harris	317	77071	Harris	315
76854	Kimble	431	77013	Harris	316	77072	Harris	315
76856	Mason	431	77014	Harris	312	77073	Harris	312
76857	Brown	461	77015	Harris	316	77074	Harris	315
76858	McCulloch	466	77016	Harris	315	77075	Harris	318
76859	Menard	431	77017	Harris	317	77076	Harris	314
76861	Runnels	466	77018	Harris	314	77077	Harris	314
76862	Concho	466	77019	Harris	315	77078	Harris	315
76864	Mills	461	77020	Harris	316	77079	Harris	313
76865	Runnels	466	77021	Harris	316	77080	Harris	314
76866	Concho	466	77022	Harris	315	77081	Harris	315
76869	Mason	431	77023	Harris	316	77082	Harris	315
76870	Mills	461	77024	Harris	314	77083	Harris	315
76871	San Saba	433	77025	Harris	316	77084	Harris	313
76872	McCulloch	466	77026	Harris	316	77085	Harris	317
76873	Coleman	466	77027	Harris	315	77086	Harris	314
76874	Kimble	431	77028	Harris	316	77087	Harris	317
76875	Runnels	466	77029	Harris	316	77088	Harris	314
76877	San Saba	433	77030	Harris	316	77089	Harris	318
76878	Coleman	466	77031	Harris	315	77090	Harris	312
76882	Coleman	466	77032	Harris	314	77091	Harris	314
76883	Edwards	423	77033	Harris	317	77092	Harris	314
76884	Coleman	466	77034	Harris	318	77093	Harris	315
76885	Llano	432	77035	Harris	316	77094	Harris	313
76887	McCulloch	466	77036	Harris	315	77095	Harris	312
76888	Coleman	466	77037	Harris	315	77096	Harris	315
76890	Brown	461	77038	Harris	314	77097	Harris	315
76901	Tom Green	457	77039	Harris	314	77098	Harris	315
76903	Tom Green	457	77040	Harris	313	77099	Harris	315
76904	Tom Green	457	77041	Harris	314	77201	Harris	315
76905	Tom Green	457	77042	Harris	315	77301	Montgomery	446
76908	Tom Green	457	77043	Harris	314	77302	Montgomery	446
76930	Irion	456	77044	Harris	315	77303	Montgomery	445
76932	Reagan	456	77045	Harris	317	77304	Montgomery	444
76933	Coke	456	77046	Harris	315	77306	Montgomery	445
76934	Tom Green	457	77047	Harris	317	77315	Harris	313
76935	Tom Green	457	77048	Harris	317	77316	Montgomery	445
76936	Schleicher	451	77049	Harris	316	77318	Montgomery	445
76937	Concho	466	77050	Harris	314	77320	Walker	443
76940	Tom Green	457	77051	Harris	317	77327	Liberty	415
76941	Irion	456	77053	Harris	317	77328	Liberty	415
76943	Crockett	451	77054	Harris	316	77331	San Jacinto	448
76945	Coke	456	77055	Harris	314	77335	Polk	446
76949	Coke	456	77056	Harris	314	77336	Harris	313
76950	Sutton	451	77057	Harris	314	77338	Harris	312
76951	Sterling	456	77058	Harris	319	77339	Harris	311
76955	Tom Green	457	77059	Harris	318	77340	Walker	443
76957	Tom Green	457	77060	Harris	314	77345	Harris	311
77002	Harris	315	77061	Harris	317	77346	Harris	313
77003	Harris	316	77062	Harris	318	77351	Polk	446
77004	Harris	316	77063	Harris	315	77354	Montgomery	445
77005	Harris	315	77064	Harris	313	77355	Montgomery	444
77006	Harris	315	77065	Harris	312	77356	Montgomery	444
77007	Harris	315	77066	Harris	312	77357	Montgomery	447
77008	Harris	315	77067	Harris	314	77358	Walker	443

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77359	San Jacinto	448	77479	Fort Bend	415	77585	Hardin	413
77360	Polk	446	77480	Brazoria	401	77586	Harris	319
77362	Montgomery	444	77482	Matagorda	405	77587	Harris	317
77363	Grimes	443	77483	Matagorda	405	77590	Galveston	383
77364	San Jacinto	448	77484	Harris	447	77591	Galveston	382
77365	Montgomery	447	77485	Austin	436	77597	Chambers	404
77371	San Jacinto	448	77486	Brazoria	401	77598	Harris	319
77372	Montgomery	447	77488	Wharton	416	77611	Orange	417
77373	Harris	312	77489	Fort Bend	415	77612	Jasper	448
77375	Harris	310	77493	Harris	312	77616	Tyler	446
77377	Harris	310	77494	Fort Bend	415	77619	Jefferson	404
77378	Montgomery	444	77498	Fort Bend	415	77622	Jefferson	404
77379	Harris	310	77502	Harris	317	77623	Galveston	384
77380	Montgomery	446	77503	Harris	318	77624	Tyler	446
77381	Montgomery	445	77504	Harris	317	77625	Hardin	413
77382	Montgomery	445	77505	Harris	318	77627	Jefferson	404
77384	Montgomery	444	77506	Harris	317	77630	Orange	417
77385	Montgomery	445	77507	Harris	319	77632	Orange	417
77386	Montgomery	446	77510	Galveston	381	77640	Jefferson	407
77388	Harris	310	77511	Brazoria	401	77642	Jefferson	407
77389	Harris	310	77514	Chambers	404	77651	Jefferson	407
77396	Harris	314	77515	Brazoria	401	77655	Jefferson	407
77401	Harris	315	77517	Galveston	381	77656	Hardin	413
77406	Fort Bend	415	77518	Galveston	383	77657	Hardin	413
77407	Fort Bend	415	77519	Hardin	413	77659	Hardin	413
77414	Matagorda	405	77520	Harris	319	77660	Tyler	446
77417	Fort Bend	415	77521	Harris	318	77662	Orange	417
77418	Austin	436	77523	Chambers	404	77664	Tyler	446
77420	Wharton	416	77530	Harris	317	77665	Chambers	404
77422	Brazoria	401	77531	Brazoria	401	77701	Jefferson	404
77423	Waller	447	77532	Harris	314	77702	Jefferson	404
77426	Washington	434	77534	Brazoria	401	77703	Jefferson	404
77429	Harris	310	77535	Liberty	415	77705	Jefferson	404
77430	Brazoria	401	77536	Harris	318	77706	Jefferson	404
77432	Wharton	416	77538	Liberty	415	77707	Jefferson	404
77433	Harris	312	77539	Galveston	382	77708	Jefferson	404
77434	Colorado	437	77541	Brazoria	401	77713	Jefferson	404
77435	Wharton	416	77545	Fort Bend	415	77801	Brazos	435
77437	Wharton	416	77546	Galveston	381	77802	Brazos	435
77441	Fort Bend	415	77547	Harris	317	77803	Brazos	435
77442	Colorado	437	77550	Galveston	384	77807	Brazos	435
77444	Fort Bend	415	77551	Galveston	384	77808	Brazos	435
77445	Waller	447	77554	Galveston	384	77830	Grimes	443
77447	Harris	310	77560	Chambers	404	77831	Grimes	443
77448	Wharton	416	77562	Harris	316	77833	Washington	434
77449	Harris	312	77563	Galveston	383	77835	Washington	434
77450	Harris	312	77564	Liberty	415	77836	Burleson	433
77455	Wharton	416	77565	Galveston	383	77837	Robertson	434
77459	Fort Bend	415	77566	Brazoria	401	77840	Brazos	435
77461	Fort Bend	415	77568	Galveston	382	77845	Brazos	435
77465	Matagorda	405	77571	Harris	319	77853	Lee	433
77468	Matagorda	405	77573	Galveston	381	77856	Robertson	434
77469	Fort Bend	415	77575	Liberty	415	77859	Robertson	434
77470	Colorado	437	77577	Brazoria	401	77861	Grimes	443
77471	Fort Bend	415	77578	Brazoria	401	77864	Madison	442
77474	Austin	436	77581	Brazoria	401	77865	Leon	442
77477	Fort Bend	415	77583	Brazoria	401	77868	Grimes	443
77478	Fort Bend	415	77584	Brazoria	401	77871	Leon	442

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77872	Madison	442	78060	Live Oak	411	78213	Bexar	354
77873	Grimes	443	78061	Frio	422	78214	Bexar	355
77879	Burleson	433	78063	Bandera	423	78215	Bexar	355
77880	Washington	434	78064	Atascosa	424	78216	Bexar	354
77901	Victoria	415	78065	Atascosa	424	78217	Bexar	354
77904	Victoria	415	78066	Medina	422	78218	Bexar	355
77905	Victoria	415	78067	Zapata	423	78219	Bexar	353
77954	De Witt	437	78069	Bexar	353	78220	Bexar	355
77957	Jackson	417	78070	Comal	432	78221	Bexar	355
77962	Jackson	417	78071	Live Oak	411	78222	Bexar	353
77963	Goliad	412	78072	McMullen	425	78223	Bexar	355
77964	Lavaca	437	78073	Bexar	353	78224	Bexar	355
77968	Victoria	415	78075	Live Oak	411	78225	Bexar	355
77971	Jackson	417	78076	Zapata	423	78226	Bexar	354
77974	De Witt	437	78101	Bexar	352	78227	Bexar	354
77975	Lavaca	437	78102	Bee	413	78228	Bexar	355
77979	Calhoun	407	78108	Guadalupe	433	78229	Bexar	354
77983	Calhoun	407	78109	Bexar	352	78230	Bexar	352
77984	Lavaca	437	78111	Karnes	436	78231	Bexar	351
77990	Refugio	403	78112	Bexar	352	78232	Bexar	352
77994	De Witt	437	78113	Karnes	436	78233	Bexar	353
77995	Lavaca	437	78114	Wilson	431	78234	Bexar	354
78002	Bexar	352	78116	Karnes	436	78235	Bexar	354
78003	Bandera	423	78117	Karnes	436	78236	Bexar	354
78004	Kendall	431	78118	Karnes	436	78237	Bexar	355
78005	Frio	422	78119	Karnes	436	78238	Bexar	353
78006	Kendall	431	78121	Wilson	431	78239	Bexar	352
78007	McMullen	425	78122	Gonzales	435	78240	Bexar	353
78008	Atascosa	424	78123	Guadalupe	433	78241	Bexar	354
78009	Medina	422	78124	Guadalupe	433	78242	Bexar	354
78010	Kerr	424	78130	Comal	432	78243	Bexar	354
78011	Atascosa	424	78132	Comal	432	78244	Bexar	352
78012	Atascosa	424	78133	Comal	432	78245	Bexar	353
78013	Kendall	431	78140	Gonzales	435	78247	Bexar	352
78014	La Salle	422	78141	De Witt	437	78248	Bexar	351
78015	Kendall	351	78148	Bexar	352	78249	Bexar	352
78016	Medina	422	78150	Bexar	353	78250	Bexar	352
78017	Frio	422	78151	Karnes	436	78251	Bexar	353
78021	La Salle	422	78152	Bexar	352	78252	Bexar	353
78022	Live Oak	411	78154	Guadalupe	433	78253	Bexar	351
78023	Bexar	351	78155	Guadalupe	433	78254	Bexar	351
78024	Kerr	424	78159	Gonzales	435	78255	Bexar	351
78025	Kerr	424	78160	Wilson	431	78256	Bexar	351
78026	Atascosa	424	78161	Wilson	431	78257	Bexar	351
78027	Kendall	431	78163	Comal	432	78258	Bexar	351
78028	Kerr	424	78164	De Witt	437	78259	Bexar	351
78039	Medina	422	78201	Bexar	355	78260	Bexar	351
78040	Webb	422	78202	Bexar	355	78261	Bexar	351
78041	Webb	422	78203	Bexar	355	78262	Bexar	352
78043	Webb	422	78204	Bexar	355	78263	Bexar	352
78045	Webb	422	78205	Bexar	354	78264	Bexar	352
78046	Webb	422	78206	Bexar	354	78266	Comal	351
78052	Atascosa	424	78207	Bexar	355	78284	Bexar	353
78055	Bandera	423	78208	Bexar	355	78285	Bexar	353
78056	Medina	422	78209	Bexar	353	78330	Nueces	391
78057	Frio	422	78210	Bexar	355	78332	Jim Wells	413
78058	Kerr	424	78211	Bexar	355	78336	San Patricio	402
78059	Medina	422	78212	Bexar	354	78338	Kenedy	404

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ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY	ZIP	COUNTY	TERRITORY
78340	Refugio	403	78504	Hidalgo	414	78623	Comal	432
78343	Nueces	391	78516	Hidalgo	414	78624	Gillespie	431
78344	Webb	422	78520	Cameron	402	78626	Williamson	433
78349	Duval	425	78521	Cameron	402	78628	Williamson	433
78353	Brooks	413	78526	Cameron	402	78629	Gonzales	435
78355	Brooks	413	78536	Starr	425	78631	Gillespie	431
78357	Duval	425	78537	Hidalgo	414	78632	Gonzales	435
78360	Jim Hogg	425	78538	Hidalgo	414	78633	Williamson	433
78361	Jim Hogg	425	78539	Hidalgo	414	78634	Williamson	433
78362	San Patricio	402	78541	Hidalgo	414	78635	Blanco	432
78363	Kleberg	404	78542	Hidalgo	414	78636	Blanco	432
78368	San Patricio	402	78550	Cameron	402	78638	Guadalupe	433
78369	Webb	422	78552	Cameron	402	78639	Llano	432
78370	San Patricio	402	78557	Hidalgo	414	78640	Hays	433
78372	Jim Wells	413	78558	Hidalgo	414	78641	Williamson	433
78373	Nueces	395	78559	Cameron	402	78642	Williamson	433
78374	San Patricio	402	78560	Hidalgo	414	78643	Llano	432
78375	Jim Wells	413	78563	Hidalgo	414	78644	Caldwell	433
78376	Duval	425	78564	Zapata	423	78645	Travis	362
78377	Refugio	403	78566	Cameron	402	78648	Caldwell	433
78379	Kleberg	404	78569	Willacy	401	78650	Bastrop	433
78380	Nueces	391	78570	Hidalgo	414	78652	Travis	361
78382	Aransas	406	78572	Hidalgo	414	78653	Travis	363
78383	Jim Wells	413	78573	Hidalgo	414	78654	Burnet	432
78384	Duval	425	78574	Hidalgo	414	78655	Caldwell	433
78385	Kenedy	404	78575	Cameron	402	78656	Caldwell	433
78387	San Patricio	402	78576	Hidalgo	414	78657	Llano	432
78389	Bee	413	78577	Hidalgo	414	78659	Bastrop	433
78390	San Patricio	402	78578	Cameron	402	78660	Travis	362
78391	Bee	413	78580	Willacy	401	78662	Bastrop	433
78393	Refugio	403	78582	Starr	425	78663	Blanco	432
78401	Nueces	394	78583	Cameron	402	78664	Williamson	433
78402	Nueces	394	78584	Starr	425	78665	Williamson	433
78404	Nueces	393	78586	Cameron	402	78666	Hays	433
78405	Nueces	392	78588	Starr	425	78669	Travis	362
78406	Nueces	391	78589	Hidalgo	414	78671	Gillespie	431
78407	Nueces	392	78591	Starr	425	78672	Llano	432
78408	Nueces	392	78593	Cameron	402	78675	Gillespie	431
78409	Nueces	391	78595	Hidalgo	414	78676	Hays	433
78410	Nueces	391	78596	Hidalgo	414	78677	Gonzales	435
78411	Nueces	393	78597	Cameron	402	78681	Williamson	433
78412	Nueces	394	78602	Bastrop	433	78701	Travis	364
78413	Nueces	391	78605	Burnet	432	78702	Travis	364
78414	Nueces	393	78606	Blanco	432	78703	Travis	362
78415	Nueces	392	78607	Llano	432	78704	Travis	364
78416	Nueces	392	78608	Burnet	432	78705	Travis	364
78417	Nueces	391	78609	Llano	432	78710	Travis	364
78418	Nueces	395	78610	Hays	433	78712	Travis	364
78419	Nueces	395	78611	Burnet	432	78717	Williamson	361
78470	Nueces	394	78612	Bastrop	433	78719	Travis	363
78471	Nueces	394	78613	Williamson	433	78721	Travis	364
78473	Nueces	392	78614	Gonzales	435	78722	Travis	364
78474	Nueces	394	78615	Williamson	433	78723	Travis	364
78475	Nueces	394	78616	Caldwell	433	78724	Travis	363
78476	Nueces	394	78617	Travis	363	78725	Travis	362
78477	Nueces	394	78618	Gillespie	431	78726	Travis	361
78478	Nueces	394	78619	Hays	433	78727	Travis	362
78501	Hidalgo	414	78620	Hays	433	78728	Travis	362
78503	Hidalgo	414	78621	Bastrop	433	78729	Williamson	362



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78730	Travis	361	78935	Colorado	437	79081	Hansford	501
78731	Travis	361	78938	Fayette	434	79082	Lamb	481
78732	Travis	361	78940	Fayette	434	79083	Hutchinson	501
78733	Travis	361	78941	Fayette	434	79084	Sherman	501
78734	Travis	361	78942	Lee	433	79085	Castro	481
78735	Travis	361	78943	Colorado	437	79086	Moore	501
78736	Travis	361	78944	Austin	436	79087	Dallam	501
78737	Hays	361	78945	Fayette	434	79088	Swisher	481
78738	Travis	361	78946	Fayette	434	79092	Oldham	501
78739	Travis	361	78947	Lee	433	79094	Armstrong	501
78741	Travis	364	78948	Lee	433	79095	Collingsworth	501
78742	Travis	364	78949	Fayette	434	79096	Wheeler	501
78744	Travis	364	78950	Austin	436	79097	Carson	501
78745	Travis	364	78953	Bastrop	433	79098	Oldham	501
78746	Travis	361	78954	Fayette	434	79101	Potter	501
78747	Travis	361	78956	Fayette	434	79102	Potter	501
78748	Travis	362	78957	Bastrop	433	79103	Potter	501
78749	Travis	362	78959	Gonzales	435	79104	Potter	501
78750	Travis	361	78962	Colorado	437	79106	Potter	501
78751	Travis	364	78963	Fayette	434	79107	Potter	501
78752	Travis	364	79001	Oldham	501	79108	Potter	501
78753	Travis	364	79005	Lipscomb	501	79109	Randall	501
78754	Travis	363	79007	Hutchinson	501	79110	Randall	501
78756	Travis	362	79009	Parmer	481	79111	Potter	501
78757	Travis	364	79011	Wheeler	501	79118	Randall	501
78758	Travis	364	79014	Hemphill	501	79119	Randall	501
78759	Travis	362	79015	Randall	501	79121	Randall	501
78799	Travis	364	79018	Hartley	501	79124	Potter	501
78801	Uvalde	421	79019	Armstrong	501	79201	Childress	481
78827	Dimmit	421	79022	Dallam	501	79220	Dickens	481
78828	Edwards	423	79027	Castro	481	79223	Cottle	481
78829	Zavala	421	79029	Moore	501	79225	Hardeman	496
78830	Dimmit	421	79031	Lamb	481	79226	Donley	501
78832	Kinney	421	79034	Lipscomb	501	79227	Foard	496
78833	Real	423	79035	Parmer	481	79229	Dickens	481
78834	Dimmit	421	79036	Hutchinson	501	79230	Collingsworth	501
78837	Val Verde	422	79039	Carson	501	79234	Motley	481
78838	Uvalde	421	79040	Hansford	501	79235	Floyd	481
78839	Zavala	421	79041	Hale	481	79236	King	481
78840	Val Verde	422	79042	Swisher	481	79237	Donley	501
78843	Val Verde	422	79043	Castro	481	79239	Hall	481
78850	Medina	422	79044	Hartley	501	79240	Donley	501
78851	Terrell	451	79045	Deaf Smith	501	79241	Floyd	481
78852	Maverick	421	79046	Lipscomb	501	79243	Dickens	481
78861	Medina	422	79052	Swisher	481	79244	Motley	481
78870	Uvalde	421	79056	Lipscomb	501	79245	Hall	481
78873	Real	423	79057	Gray	501	79247	Wilbarger	496
78877	Maverick	421	79058	Moore	501	79248	Cottle	481
78879	Real	423	79059	Roberts	501	79250	Hale	481
78880	Edwards	423	79061	Wheeler	501	79251	Collingsworth	501
78881	Uvalde	421	79062	Hansford	501	79252	Hardeman	496
78883	Bandera	423	79063	Castro	481	79255	Briscoe	481
78884	Uvalde	421	79064	Lamb	481	79256	Motley	481
78885	Bandera	423	79065	Gray	501	79257	Briscoe	481
78886	Medina	422	79068	Carson	501	79259	Childress	481
78931	Austin	436	79070	Ochiltree	501	79261	Hall	481
78932	Fayette	434	79072	Hale	481	79311	Hale	481
78933	Austin	436	79079	Wheeler	501	79312	Lamb	481
78934	Colorado	437	79080	Carson	501	79313	Hockley	481

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79316	Terry	481	79508	Taylor	466	79738	Borden	481
79320	Bailey	481	79510	Callahan	466	79739	Glasscock	456
79322	Crosby	481	79511	Howard	456	79740	Pecos	451
79323	Yoakum	481	79512	Mitchell	456	79741	Ector	457
79324	Bailey	481	79517	Scurry	481	79745	Winkler	456
79325	Parmer	481	79518	Kent	481	79748	Howard	456
79326	Lamb	481	79519	Coleman	466	79749	Martin	456
79329	Lubbock	482	79520	Jones	496	79752	Upton	456
79330	Garza	481	79521	Haskell	496	79754	Loving	451
79331	Dawson	481	79525	Jones	496	79755	Upton	456
79336	Hockley	481	79526	Scurry	481	79756	Ward	456
79339	Lamb	481	79527	Scurry	481	79758	Ector	457
79342	Gaines	481	79528	Kent	481	79761	Ector	457
79343	Crosby	481	79529	Knox	496	79762	Ector	457
79344	Bailey	481	79530	Taylor	466	79763	Ector	457
79345	Terry	481	79532	Mitchell	456	79764	Ector	457
79346	Cochran	481	79533	Jones	496	79765	Ector	457
79347	Bailey	481	79534	Fisher	481	79766	Ector	457
79351	Lynn	481	79535	Nolan	456	79772	Reeves	451
79353	Hockley	481	79536	Taylor	466	79782	Martin	456
79355	Yoakum	481	79537	Nolan	456	79783	Martin	456
79356	Garza	481	79538	Coleman	466	79821	El Paso	372
79357	Crosby	481	79539	Haskell	496	79830	Brewster	451
79358	Hockley	481	79540	Stonewall	481	79835	El Paso	372
79359	Gaines	481	79541	Taylor	466	79836	El Paso	372
79360	Gaines	481	79543	Fisher	481	79839	Hudspeth	451
79363	Lubbock	482	79544	Haskell	496	79843	Presidio	451
79364	Lubbock	482	79545	Nolan	456	79845	Presidio	451
79366	Lubbock	482	79546	Fisher	481	79847	Hudspeth	451
79370	Dickens	481	79547	Haskell	496	79849	El Paso	372
79371	Lamb	481	79548	Haskell	496	79852	Brewster	451
79373	Lynn	481	79549	Scurry	481	79854	Presidio	451
79376	Yoakum	481	79553	Jones	496	79855	Culberson	451
79377	Dawson	481	79556	Nolan	456	79901	El Paso	373
79381	Lynn	481	79560	Fisher	481	79902	El Paso	373
79382	Lubbock	482	79561	Taylor	466	79903	El Paso	373
79401	Lubbock	482	79562	Taylor	466	79904	El Paso	372
79402	Lubbock	482	79563	Taylor	466	79905	El Paso	373
79403	Lubbock	482	79565	Mitchell	456	79906	El Paso	373
79404	Lubbock	482	79566	Runnels	466	79907	El Paso	373
79405	Lubbock	482	79567	Runnels	466	79908	El Paso	373
79406	Lubbock	482	79601	Taylor	466	79910	El Paso	373
79407	Lubbock	482	79602	Taylor	466	79911	El Paso	373
79409	Lubbock	482	79603	Taylor	466	79912	El Paso	372
79410	Lubbock	482	79605	Taylor	466	79915	El Paso	373
79411	Lubbock	482	79606	Taylor	466	79916	El Paso	373
79412	Lubbock	482	79607	Taylor	466	79918	El Paso	373
79413	Lubbock	482	79701	Midland	457	79922	El Paso	371
79414	Lubbock	482	79703	Midland	457	79924	El Paso	372
79415	Lubbock	482	79705	Midland	457	79925	El Paso	373
79416	Lubbock	482	79706	Midland	457	79927	El Paso	372
79423	Lubbock	482	79707	Midland	457	79928	El Paso	372
79424	Lubbock	482	79713	Martin	481	79930	El Paso	373
79501	Jones	496	79714	Andrews	456	79932	El Paso	371
79502	Stonewall	481	79718	Reeves	451	79934	El Paso	372
79503	Jones	496	79720	Howard	456	79935	El Paso	372
79504	Callahan	466	79731	Crane	456	79936	El Paso	372
79505	Knox	496	79734	Jeff Davis	451	79938	El Paso	372
79506	Nolan	456	79735	Pecos	451			

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**APPENDIX B - BASE RATES**

<b>Territory</b>	<b>AOP</b>	<b>Wind</b>
310	332	815
311	315	779
312	335	910
313	348	884
314	293	1,002
315	323	1,194
316	341	1,305
317	387	1,460
318	292	1,576
319	307	2,728
321	393	435
322	477	450
323	478	347
324	321	360
325	321	360
326	321	360
327	612	436
331	259	555
332	316	388
333	329	447
334	329	447
335	329	447
336	329	447
341	337	522
342	337	522
343	232	473
344	303	422
351	263	233
352	327	236
353	295	267
354	364	259
355	247	260
361	224	353
362	263	361
363	279	357
364	265	362
371	198	71
372	198	71
373	198	71
381	320	1,639
382	320	1,639
383	320	1,639
384	320	1,639
391	320	1,639
392	320	1,639
393	320	1,639
394	320	1,639
395	320	1,639
401	266	1,353
402	278	1,360

<b>Territory</b>	<b>AOP</b>	<b>Wind</b>
403	278	1,360
404	342	955
405	342	955
406	342	955
407	342	955
411	340	674
412	340	674
413	340	674
414	545	775
415	425	1,741
416	234	1,041
417	234	1,041
421	226	158
422	226	158
423	228	144
424	239	292
425	322	234
431	212	205
432	212	205
433	196	317
434	249	306
435	212	205
436	235	353
437	196	317
441	374	382
442	374	341
443	374	341
444	253	492
445	243	490
446	315	525
447	287	631
448	676	677
451	344	217
456	344	217
457	344	217
461	196	317
466	225	328
469	196	317
471	423	342
472	423	342
473	423	342
474	423	342
481	254	315
482	254	315
491	327	339
492	327	339
493	327	339
496	327	339
501	254	315

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**APPENDIX C – RATE TABLES**

**Table 1 – Tier Criteria**

Apply the appropriate factor in the table below to the **All Other Perils Premium**.

Concurrent Prior Insurance – No Lapse	Tier	Insurance Score Range	Prior Claims 0	Prior Claims 1	Prior Claims 2
Yes	10A	931-950	0.55	0.72	0.91
	9A	901-930	0.60	0.78	0.98
	8A	881-900	0.65	0.83	1.05
	7A	861-880	0.75	0.88	1.12
	6A	841-860	0.85	0.94	1.19
	5A	801-840	0.90	0.99	1.26
	4A	751-800	0.95	1.05	1.33
	3A	741-750	1.00	1.10	1.40
	2A	651-740	1.05	1.16	1.47
	1A	650 or below	1.25	1.38	1.75
		No Score	1.00	1.10	1.40
No	10B	931-950	0.78	0.94	1.08
	9B	901-930	0.84	1.01	1.16
	8B	881-900	0.90	1.08	1.25
	7B	861-880	0.96	1.15	1.33
	6B	841-860	1.02	1.22	1.41
	5B	801-840	1.08	1.30	1.49
	4B	751-800	1.14	1.37	1.58
	3B	741-750	1.20	1.44	1.66
	2B	651-740	1.26	1.51	1.75
	1B	650 or below	1.50	1.75	1.75
		No Score	1.20	1.44	1.66

Apply the appropriate factor in the table below to the **Wind Premium**.

Concurrent Prior Insurance – No Lapse	Tier	Insurance Score Range	Prior Claims 0	Prior Claims 1	Prior Claims 2
Yes	10A	931-950	0.80	0.84	0.97
	9A	901-930	0.82	0.86	0.99
	8A	881-900	0.84	0.88	1.01
	7A	861-880	0.86	0.90	1.04
	6A	841-860	0.88	0.92	1.06
	5A	801-840	0.90	0.95	1.09
	4A	751-800	0.95	1.00	1.15
	3A	741-750	1.00	1.05	1.21
	2A	651-740	1.05	1.10	1.27
	1A	650 or below	1.10	1.16	1.33
		No Score	1.00	1.05	1.21
No	10B	931-950	0.88	0.97	1.06
	9B	901-930	0.90	0.99	1.14
	8B	881-900	0.92	1.02	1.17
	7B	861-880	0.95	1.04	1.20
	6B	841-860	0.97	1.06	1.22
	5B	801-840	0.99	1.09	1.25
	4B	751-800	1.05	1.15	1.32
	3B	741-750	1.10	1.21	1.39
	2B	651-740	1.16	1.27	1.46
	1B	650 or below	1.21	1.33	1.53
		No Score	1.10	1.21	1.39

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**Table 2 - Construction Factors**

Apply the appropriate factor in the table below to the **Wind Premium**.

<b>Type of Construction</b>			
	<b>Masonry/Superior</b>	<b>Masonry Veneer</b>	<b>Frame/Asbestos/Stucco</b>
Wind	1.00	1.00	1.210

**Table 3 - Protection Class/Construction Factors**

Apply the appropriate factor in the table below to the **All Other Perils Premium**.

<b>Type of Construction</b>			
<b>Protection Class</b>	<b>Masonry/Superior</b>	<b>Masonry Veneer</b>	<b>Frame/Asbestos/Stucco</b>
1	0.950	0.950	1.050
2	0.950	0.950	1.050
3	0.970	0.970	1.070
4	1.000	1.000	1.100
5	1.030	1.030	1.125
6	1.050	1.050	1.150
7	1.100	1.100	1.200
8	1.200	1.200	1.300
9	1.250	1.250	1.400
10	1.500	1.500	1.850

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**Table 4 - Amount of Insurance Factors**

To calculate, multiply the **Wind and All Other Perils Premiums** by the appropriate factor.

Dwelling Amount	Amount of Insurance Factor	Dwelling Amount	Amount of Insurance Factor	Dwelling Amount	Amount of Insurance Factor	Dwelling Amount	Amount of Insurance Factor
65,000	0.773	300,000	1.700	535,000	2.693	770,000	3.632
70,000	0.787	305,000	1.723	540,000	2.713	775,000	3.652
75,000	0.800	310,000	1.747	545,000	2.733	780,000	3.671
80,000	0.813	315,000	1.770	550,000	2.753	785,000	3.691
85,000	0.827	320,000	1.793	555,000	2.773	790,000	3.711
90,000	0.840	325,000	1.817	560,000	2.793	795,000	3.731
95,000	0.853	330,000	1.840	565,000	2.813	800,000	3.751
100,000	0.867	335,000	1.863	570,000	2.833	805,000	3.771
105,000	0.880	340,000	1.887	575,000	2.853	810,000	3.791
110,000	0.893	345,000	1.910	580,000	2.873	815,000	3.810
115,000	0.907	350,000	1.934	585,000	2.893	820,000	3.830
120,000	0.920	355,000	1.957	590,000	2.913	825,000	3.850
125,000	0.933	360,000	1.980	595,000	2.933	830,000	3.870
130,000	0.947	365,000	2.002	600,000	2.954	835,000	3.890
135,000	0.960	370,000	2.022	605,000	2.974	840,000	3.910
140,000	0.973	375,000	2.043	610,000	2.994	845,000	3.929
145,000	0.987	380,000	2.065	615,000	3.014	850,000	3.949
150,000	1.000	385,000	2.085	620,000	3.034	855,000	3.969
155,000	1.023	390,000	2.106	625,000	3.055	860,000	3.989
160,000	1.047	395,000	2.127	630,000	3.075	865,000	4.009
165,000	1.070	400,000	2.148	635,000	3.096	870,000	4.029
170,000	1.093	405,000	2.169	640,000	3.117	875,000	4.049
175,000	1.117	410,000	2.189	645,000	3.137	880,000	4.068
180,000	1.140	415,000	2.210	650,000	3.158	885,000	4.088
185,000	1.163	420,000	2.230	655,000	3.178	890,000	4.108
190,000	1.187	425,000	2.251	660,000	3.197	895,000	4.128
195,000	1.210	430,000	2.270	665,000	3.217	900,000	4.148
200,000	1.233	435,000	2.291	670,000	3.236	905,000	4.168
205,000	1.257	440,000	2.311	675,000	3.256	910,000	4.187
210,000	1.280	445,000	2.331	680,000	3.276	915,000	4.207
215,000	1.303	450,000	2.352	685,000	3.295	920,000	4.227
220,000	1.327	455,000	2.372	690,000	3.315	925,000	4.247
225,000	1.350	460,000	2.392	695,000	3.335	930,000	4.267
230,000	1.373	465,000	2.412	700,000	3.354	935,000	4.287
235,000	1.397	470,000	2.433	705,000	3.374	940,000	4.307
240,000	1.420	475,000	2.453	710,000	3.394	945,000	4.326
245,000	1.443	480,000	2.473	715,000	3.414	950,000	4.346
250,000	1.467	485,000	2.493	720,000	3.433	955,000	4.366
255,000	1.490	490,000	2.513	725,000	3.453	960,000	4.386
260,000	1.513	495,000	2.533	730,000	3.473	965,000	4.406
265,000	1.537	500,000	2.553	735,000	3.493	970,000	4.426
270,000	1.560	505,000	2.573	740,000	3.513	975,000	4.445
275,000	1.583	510,000	2.593	745,000	3.533	980,000	4.465
280,000	1.607	515,000	2.613	750,000	3.552	985,000	4.485
285,000	1.630	520,000	2.633	755,000	3.572	990,000	4.505
290,000	1.653	525,000	2.653	760,000	3.592	995,000	4.525
295,000	1.677	530,000	2.673	765,000	3.612	1,000,000	4.545
						Additional \$5,000	0.019

**Coverage C – Contents**

The basic contents coverage is 40% of the Dwelling Amount. For each \$1,000 increase from the basic amount of contents coverage, add 0.001 to the Amount of Insurance factor.

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### Table 5 – Deductibles

Apply the appropriate factor below to calculate the premium for a deductible other than the base deductible.

**A. Multiply the Wind Premium by the factor below in Chart 1.**

- 1% Named Storm and 1% Windstorm is the base deductible (subject to minimum \$1,000).
- The Named Storm deductible type, percentage or flat dollar, must match the Windstorm or Hail deductible type.

**B. Multiply the All Other Perils Premium by the applicable factor below in Chart 2.**

- 1% All Other Perils is the base deductible (subject to minimum \$1,000).

**Chart 1 – Named Storm and Windstorm or Hail Deductibles**

Coverage A	Named Storm														
	1%	2%	3%	4%	5%	2%	3%	4%	5%	3%	4%	5%	4%	5%	5%
	Windstorm or Hail 1%					Windstorm or Hail 2%				Windstorm or Hail 3%			Windstorm or Hail 4%		Wind/Hail 5%
\$65,000-\$99,999	1.000	0.990	0.970	0.950	0.930	0.940	0.920	0.900	0.880	0.890	0.870	0.850	0.840	0.820	0.790
\$100,000-\$149,999	1.000	0.980	0.960	0.940	0.920	0.930	0.910	0.890	0.870	0.880	0.860	0.840	0.830	0.810	0.780
\$150,000-\$199,999	1.000	0.970	0.950	0.930	0.910	0.920	0.900	0.880	0.860	0.870	0.850	0.830	0.820	0.800	0.770
\$200,000-\$249,999	1.000	0.960	0.940	0.920	0.900	0.910	0.890	0.870	0.850	0.860	0.840	0.820	0.810	0.790	0.760
\$250,000-\$299,999	1.000	0.960	0.940	0.920	0.900	0.910	0.890	0.870	0.850	0.860	0.840	0.820	0.810	0.790	0.760
\$300,000-\$399,999	1.000	0.960	0.940	0.920	0.900	0.910	0.890	0.870	0.850	0.855	0.835	0.815	0.805	0.785	0.755
\$400,000-\$499,999	1.000	0.960	0.940	0.920	0.900	0.910	0.890	0.870	0.850	0.850	0.830	0.810	0.800	0.780	0.750
\$500,000-\$749,999	1.000	0.960	0.940	0.920	0.900	0.910	0.890	0.870	0.850	0.850	0.830	0.810	0.795	0.775	0.740
\$750,000-\$999,999	1.000	0.955	0.935	0.915	0.895	0.905	0.885	0.865	0.845	0.840	0.820	0.800	0.780	0.760	0.725
\$1,000,000 and above	1.000	0.950	0.930	0.910	0.890	0.900	0.880	0.860	0.840	0.830	0.810	0.790	0.760	0.740	0.700

Coverage A	Named Storm									
	\$1,000	\$2,500	\$5,000	\$10,000	\$2,500	\$5,000	\$10,000	\$5,000	\$10,000	\$10,000
	Windstorm or Hail \$1,000				Windstorm or Hail \$2,500			Windstorm or Hail \$5,000		Wind/Hail \$10,000
\$65,000-\$99,999	1.000	0.985	N/A	N/A	0.900	N/A	N/A	N/A	N/A	N/A
\$100,000-\$149,999	1.030	1.015	0.999	N/A	0.935	0.921	N/A	0.840	N/A	N/A
\$150,000-\$199,999	1.053	1.037	1.021	N/A	0.970	0.955	N/A	0.880	N/A	N/A
\$200,000-\$249,999	1.068	1.052	1.036	1.015	0.990	0.975	0.955	0.905	0.887	0.800
\$250,000-\$299,999	1.081	1.065	1.049	1.027	1.015	1.000	0.979	0.930	0.911	0.820
\$300,000-\$399,999	1.101	1.084	1.068	1.046	1.048	1.032	1.011	0.970	0.951	0.865
\$400,000-\$499,999	1.118	1.101	1.084	1.062	1.074	1.058	1.036	0.990	0.970	0.900
\$500,000-\$749,999	1.149	1.132	1.115	1.092	1.100	1.084	1.062	1.050	1.029	0.955
\$750,000-\$999,999	1.173	1.155	1.138	1.114	1.135	1.118	1.095	1.091	1.069	0.980
\$1,000,000 and above	1.206	1.188	1.170	1.146	1.175	1.157	1.134	1.135	1.112	1.060

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Chart 2 – All Other Perils Deductibles

Coverage A	All Other Perils						\$1,000	\$2,500	\$5,000	\$10,000
	1%	2%	3%	4%	5%					
\$65,000-\$99,999	1.000	0.950	0.900	0.860	0.830		1.000	0.910	N/A	N/A
\$100,000-\$149,999	1.000	0.940	0.890	0.850	0.820		1.033	0.940	0.855	N/A
\$150,000-\$199,999	1.000	0.930	0.880	0.840	0.810		1.063	0.965	0.885	N/A
\$200,000-\$249,999	1.000	0.920	0.870	0.830	0.800		1.090	0.990	0.910	0.820
\$250,000-\$299,999	1.000	0.910	0.860	0.820	0.790		1.110	1.015	0.935	0.840
\$300,000-\$399,999	1.000	0.900	0.850	0.810	0.780		1.140	1.050	0.965	0.870
\$400,000-\$499,999	1.000	0.900	0.850	0.810	0.770		1.170	1.080	0.990	0.890
\$500,000-\$749,999	1.000	0.890	0.840	0.800	0.760		1.200	1.130	1.040	0.940
\$750,000-\$999,999	1.000	0.875	0.825	0.780	0.735		1.240	1.180	1.090	0.990
\$1,000,000 and above	1.000	0.860	0.800	0.750	0.700		1.300	1.240	1.150	1.050

The Windstorm or Hail Deductible must be equal to or greater than the All Other Perils Deductible. The Named Storm Deductible must be equal to or greater than the All Other Perils and Windstorm or Hail Deductible.



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**Table 6 – Year of Construction**

Apply the appropriate factor in the table below to the **All Other Perils and Wind Premiums**.

<b>Age of Home (in years)</b>	<b>All Other Perils Factor</b>	<b>Wind Factor</b>	<b>Age of Home (in years)</b>	<b>All Other Perils Factor</b>	<b>Wind Factor</b>
<b>0</b>	0.450	0.411	<b>20</b>	1.480	1.350
<b>1</b>	0.487	0.449	<b>21</b>	1.480	1.350
<b>2</b>	0.527	0.491	<b>22</b>	1.480	1.350
<b>3</b>	0.571	0.537	<b>23</b>	1.480	1.350
<b>4</b>	0.618	0.587	<b>24</b>	1.480	1.350
<b>5</b>	0.669	0.641	<b>25</b>	1.480	1.350
<b>6</b>	0.725	0.701	<b>26</b>	1.539	1.350
<b>7</b>	0.785	0.766	<b>27</b>	1.539	1.350
<b>8</b>	0.850	0.837	<b>28</b>	1.539	1.350
<b>9</b>	0.921	0.915	<b>29</b>	1.539	1.350
<b>10</b>	1.000	1.000	<b>30</b>	1.601	1.350
<b>11</b>	1.040	1.075	<b>31</b>	1.601	1.350
<b>12</b>	1.082	1.150	<b>32</b>	1.601	1.350
<b>13</b>	1.125	1.200	<b>33</b>	1.601	1.350
<b>14</b>	1.170	1.250	<b>34</b>	1.601	1.350
<b>15</b>	1.217	1.300	<b>35</b>	1.601	1.350
<b>16</b>	1.265	1.350	<b>36</b>	1.601	1.350
<b>17</b>	1.316	1.350	<b>37</b>	1.601	1.350
<b>18</b>	1.369	1.350	<b>38</b>	1.601	1.350
<b>19</b>	1.423	1.350	<b>39</b>	1.601	1.350
			<b>40+</b>	1.601	1.350

**Table 7 - New Purchase Credit**

Apply the appropriate factor in the table below to the **All Other Perils and Wind Premiums**.

<b>Years Since Purchase:</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3+</b>
<b>Discount Amount:</b>	0.850	0.900	0.950	1.000

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**Table 8 – Renewal Premium Cap**

The renewal premium cap is determined as follows:

- A.** Determine the expiring term total policy premium less fees.
- B.** Calculate the applicable premium for the renewal term with the policy reflecting the appropriate age factor (e.g. the age of home, age of roof, loss free discount, senior/retiree discount, accredited builder, and new purchase credit) for the renewal, but not any coverage changes (e.g. amount of insurance, deductible, etc.) or changes due to Rule 60 – Paid Claim Rating Plan. Do not include policy fees.
- C.**
  1. If the result from step B is greater than the result from step A by the cap amount displayed in the Renewal Cap table below, then cap the increase on the policy by the amount determined in step D.
  2. If the result from step B is less than the result from step A by the cap amount displayed in the Renewal Cap table below, then cap the decrease on the policy by the amount determined in step D.
  3. If neither C.1 nor C.2 above apply, then the renewal premium is not capped.
- D.**
  1. If C.1 above applies, take 1.00 plus the Renewal Increase Cap amount and multiply by the amount from step A. From the result subtract the amount from step B. This result is the dollar cap.
  2. If C.2 above applies, take 1.00 plus the Renewal Decrease Cap amount and multiply by the amount from step A. From the result subtract the amount from step B. This result is the dollar cap.
- E.** Determine the applicable uncapped premium for the renewal term reflecting all renewal policy characteristics including the age factors, coverage changes, and paid claim rating changes.
- F.** Add the result of step D to step E. This is the capped renewal premium before including applicable fees.

Utilize the values in the table below to determine the Renewal Premium Cap.

Renewal Increase Cap	+10%
Renewal Decrease Cap	-10%

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## RATING WORKSHEET H0-3

Column 1			Column 2				
WIND PREMIUM DETERMINATION		FACTOR	RESULT	ALL OTHER PERILS PREMIUM DETERMINATION		FACTOR	RESULT
1	Wind Base Rate from Appendix B			1	AOP Base Rate from Appendix B		
2	Tier Factor (Rule 19)			2	Tier Factor (Rule 19)		
3	Construction Factor (Rule 20)			3	Protection Class/Construction Factor (Rule 21)		
4	Amount of Insurance including Cov C Factor (Rule 22)			4	Protected Subdivision Factor (Rule 21)		
5	Loss of Use Factor (Rule 26)			5	Amount of Insurance including Cov C Factor (Rule 22)		
6	Deductible Factor (Rule 23)			6	Loss of Use Factor (Rule 26)		
7	Year of Construction Factor (Rule 24)			7	Deductible Factor (Rule 23)		
8	Personal Property Replacement Cost Factor (Rule 25)			8	Year of Construction Factor (Rule 24)		
9	Ordinance or Law Factor (Rule 29)			9	Personal Property Replacement Cost Factor (Rule 25)		
10	Replacement Cost - Dwelling with ACV Roof Factor (Rule 25)			10	Ordinance or Law Factor (Rule 29)		
11	Mold, Fungi or Other Microbes Increased Coverage Factor (Rule 35)			11	Limited Water Damage Factor (Rule 43)		
12	Roof Credit Factor (Rule 46)			12	Mold, Fungi or Other Microbes Increased Coverage Factor (Rule 35)		
13	New Purchase Credit Factor (Rule 48)			13	Paid Claim Rating Plan Factor [Renewals] (Rule 60)		
14	<b>Minimum Premium Adjustment (Rule 12)</b>			14	Loss Free Discount [Renewals] (Rule 61)		
15	<b>Total Wind Premium (Rounded)</b>	=		15	Roof Credit Factor (Rule 46)		

Column 3			
SEPARATE COVERAGES		COST	RESULT
1	Other Structures Increased Limit (Rule 27) Amount _____		
2	Water Back-Up (Rule 33) Limit _____		
3	Foundation Coverage (Rule 34) Limit _____		
4	Personal Computer Coverage (Rule 37) Amount _____		
5	Loss Assessment (Rule 38) Amount _____		
6	Increased Personal Liability/Med Pay limits (Rule 39) <b>Liability Amount</b> _____ <b>Med Pay Amount</b> _____		
7	Animal Liability Special Limit (Rule 40)		
8	Jewelry, Watches & Furs Increased Limit (Rule 41) Amount _____		
9	Money/Bank Cards Increased Limit (Rule 41) Amount _____		
10	Securities Increased Limit (Rule 41) Amount _____		
11	Business Property Increased Limit (Rule 42) Amount _____		
12	Identity Theft (Rule 59)		
13	<b>Separate Coverages Total</b>	=	

16	Senior/Retiree Discount Factor (Rule 51)		
17	Secured Community Discount Factor (Rule 52)		
18	Fire Alarm Credit Factor (Rule 45)		
19	Burglar Alarm Credit Factor (Rule 45)		
20	Companion Policy Discount Factor (Rule 50)		
21	Accredited Builder Discount Factor (Rule 49)		
22	New Purchase Credit Factor (Rule 48)		
23	Discounts Maximum Adjustment (Rule 63)		
24	<b>Minimum Premium Adjustment (Rule 12)</b>		
25	<b>Total AOP Premium (Rounded)</b>	=	

TOTAL POLICY PREMIUM		PREMIUM	
1	<b>Total Wind Premium From Column 1 Line 15</b>		
2	<b>Total AOP Premium From Column 2 Line 25</b>		
3	<b>Total Separate Coverages From Column 3 Line 13</b>		
4	Minimum Premium (Rule 12)		
5	<b>TOTAL ESTIMATED PREMIUM</b>	=	
6	POLICY FEE – NON-COMMISSIONABLE		
7	INSPECTION FEE		
8	<b>FINAL TOTAL ESTIMATED PREMIUM</b>	=	

\* When Named Storm or Windstorm or Hail is excluded from coverage under Section I of the policy, eliminate the Wind premium charged on the policy. Also, the Windstorm or Hail minimum premium rule does not apply.