

**DWELLING POLICY MANUAL
TABLE OF CONTENTS**

UNDERWRITING GUIDELINES

1.	Coverages, Forms and Limits Available	1
2.	General Underwriting requirements.....	1
3.	Eligibility	1
4.	Ineligible Risks	
	A. Property Type and Characteristics	1
	B. Location	2
	C. Occupancies.....	3
	D. Applicant Characteristics and Loss History	3
	E. Liability Exposures	3
5.	Binding Authority	4
6.	Application and Submission Requirements	5

GENERAL RULES

7.	Loss Settlement Conditions	5
8.	Description of Coverages	6
9.	Protection Classification Codes and Information	7
10.	Construction Definitions.....	7
11.	Method of Payment	8
12.	Policy Period	8
13.	Changes or Cancellations	8
14.	Inspections	9
15.	Minimum Premium.....	9
16.	Transfer or Assignment	9
17.	Waiver of Premium.....	9
18.	Whole Dollar Premium Rule	9
19.	Protective Devices.....	9
20.	Deductibles	10
21.	Year of Construction Adjustment	11
22.	New Purchase Credit	12
23.	CPM (Certified Property Manager) Credit	12
24.	Mandatory Roof Covering Credits	13
25.	Fair Rental Value Coverage	13
26.	Liability Coverage	13
27.	Mold, Fungi or Other Microbes Increased Coverage	14
28.	Townhouse or Rowhouse Units.....	14
29.	MGA Policy Fee	14

TERRITORY DEFINITIONS

Territory Definitions	16-22
-----------------------------	-------

RATE TABLES

Base Rate (Tables 1 – 4).....	23
Dwelling Territorial Multipliers (Table 5).....	24
Deductible (Table 6)	25
Protection Device Credits (Table 7)	25
Year of Construction (Table 8)	26
Roof Covering Credit (Table 9)	27
Mold, Fungi or Other Microbes Increased Coverage (Table 10)	27
Townhouse or Rowhouse Units (Table 11).....	27
New Purchase Credit (Table 12)	28
CPM (Certified Property Manager) Credit (Table 13).....	28

**DWELLING POLICY MANUAL
TABLE OF CONTENTS**

Fair Rental Value (Table 14).....28
Liability Coverage (Table 15)29

PREMIUM CALCULATION WORKSHEET

Dwelling Premium Calculation Worksheet 30-31

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

1. COVERAGES, FORMS AND LIMITS AVAILABLE

- TDP-1 – Dwelling Policy (Actual Cash Value on Dwelling)
- TDP-1/TDP-470/TDP-435 – Dwelling Policy Plus (Replacement Cost on Dwelling)

2. GENERAL UNDERWRITING REQUIREMENTS

- We will provide coverage under a TDP-1 form for applicants that meet all underwriting requirements regardless of insurance score. Optional coverages are available to applicants with an acceptable combination of prior insurance, prior losses and insurance score.
- Dwellings insured using the Dwelling Policy (TDP-1 only) must be insured for at least 100% of Actual Cash Value.
- Dwellings insured using the Dwelling Policy Plus (TDP-1/TDP-470/TDP-435) must be insured for at least 100% of replacement cost and must not be older than 30 years old.
- Dwellings must be protected by smoke detectors in good working order located close to the kitchen and all sleeping areas.
- Homes must be properly maintained in sound condition and exhibit pride of ownership.

3. ELIGIBILITY

- A policy may be issued to provide insurance under:
 - Coverage A – on a dwelling containing not more than 2 units or a townhouse/rowhouse containing not more than 8 units per building, used solely for residential purposes (certain incidental occupancies are permitted); and
 - Coverage B – when located in a dwelling insured under Coverage A.

4. INELIGIBLE RISKS

A. Property Type And Characteristics

- Any dwelling not used solely as a private residence, except for the incidental office occupancies.
- Dwellings containing more than 2 units.
- Dwellings that are in the course of construction, unless to be completed within 6 months.
- Dwellings that do not demonstrate a pride of ownership. They are in poor condition and/or have poorly maintained paint, stain, caulking, screens, windows or doors.
- Dwellings with unrepaired damage.
- Any dwelling constructed with synthetic stucco (E.I.F.S.).
- Dwellings with aluminum wiring.
- Dwellings with wood, flat, asbestos or corrugated metal roofs. Dwellings with more than one overlay of composition shingles over composition (over wood ineligible) shingles. Approval **prior to binding** is needed on any tin, aluminum or flat roof.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

- Composition shingle roofs older than 15 years will be considered only if the application is submitted **prior to binding** with documentation from a licensed general contractor stating the type of shingle used and the remaining life expectancy is greater than 5 years.
- Dwellings older than 30 years or with Coverage A less than \$65,000 should be submitted prior to binding and will be subject to inspection for condition before coverage is bound. Properties submitted should be in very good condition with ACV of at least 80% of replacement cost.
- Mobile, modular, pre-fabricated, log, motor and trailer homes or houseboats.
- Dwellings built on pilings or stilts or with open foundations.
- Dwellings heated in whole or in part by solid fuel heating devices, such as wood burning stoves; dwellings heated by 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.
- Dwellings built by individuals who are not licensed contractors. Licensed contractor cannot be the insured.
- Town Houses or Row Houses constructed without firewalls between every other unit or more than 8 units per building.
- 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.
- Dwellings also insured under another insurance policy, except NFIP or TWIA policies.
- Lapse in coverage over 90 days (Force Placed Coverage by Mortgagee is not acceptable prior coverage).
- Dwellings with underground storage tanks.

B. Location

- Dwellings located entirely or in part over any body of water.
- Dwellings located on more than 5 acres.
- 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 fire fighting equipment.
- Properties subject to brush or forest fire.
- Dwellings located in an area that has been condemned for any reason, including urban renewal or highway construction.
- Dwellings located in Special Flood Hazard Areas (SFHA) Zones A or V, unless an NFIP policy has been purchased with matching building limits (or the maximum available).
- Properties built on landfills previously used for refuse.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

- Areas within 1,000 feet of mean high tide.

C. Occupancies

- Dwellings that are part of a “working farm”. “Working farm” is defined as a property with any livestock, properties on which row crops are grown (other than a domestic garden) or properties with income producing farming operations.
- 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 or tenant is moving into the building within 60 days after the effective date of the policy. Explain in Remarks on the application. .
- Dwellings occupied by more than 2 families.
- Dwellings primarily used for business or with incidental business occupancies, other than an office. Model homes when used as a builder’s display.
- Dwellings with home day care exposures.
- Rental property with student occupancy.
- Dwellings not originally constructed for residential purposes.

D. Applicant Characteristics and Loss History

- Bankruptcy, liens, judgments, foreclosures or repossessions within the last 5 years or with any conviction of insurance fraud, including arson.
- Risks with more than 2 mortgages.
- Applicants who have had a liability loss within the last 3 years.
- Applicants who have had a Fire, Water, Theft or other 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**.
- Applicants with an excessive frequency of prior losses.

Risks with prior water damage losses are evaluated in accordance with Chapter 544.353 Subchapter H , of the Texas Insurance Code and related regulations, including §21.1007 of the Texas Administrative Code.

E. Liability Exposures (Applicable only if adding Liability / Medical Payments coverage)

- Dwellings with home day care exposures.
- Dwellings used for assisted living, nursing or group home.
- Any exotic pets (e.g. pythons, rattlesnakes); livestock, farm or saddle animal exposure exists on the premises.
- Any dog that has ever been trained and/or used as a guard dog or attack dog
- Hot tubs and spas that are not covered and locked.
- There is a skateboard or bicycle ramp on the premises.
- Property with underground storage tanks for liquid fuel.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

5. 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 Home Office for approval **prior to binding**. Binding authority for new business, increases in 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.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

6. 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 check submitted for either the full amount or proper installment amount of the calculated premium, or payment processed electronically. Checks should be made payable to Cypress Texas Insurance Company. Application and premium payment must be submitted to Cypress within 7 days of binding. **Do not bind coverage without premium payment if insured is the payor.** Applications submitted on-line must be retained by the agent for a minimum of three (3) years, together with all required photos and documents.

NOTE: Cypress does not accept any outside premium financing.

B. Additional Information

Submissions may require information other than that shown on the application. 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.

7. LOSS SETTLEMENT CONDITIONS

Coverage	Dwelling Policy Plus (TDP-1, TDP-470 and TDP-435)	Dwelling Policy (TDP-1)
A-Dwelling	Replacement Cost	Actual Cash Value
B-Personal Property	Actual Cash Value	Actual Cash Value

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

8. DESCRIPTION OF COVERAGES

A. Section I Coverages – Property Damage

The following is a general description of the coverages/perils provided by the individual Dwelling Policy forms. Please refer to the policy for exact definitions, terms, conditions, provisions and limitations. Fire and Extended Coverage are mandatory for both the Dwelling Policy Plus and the Dwelling Policy.

Coverage/ Peril	Dwelling Policy Plus	Dwelling Policy
Fire and Lightning	X	X
Sudden and Accidental Damage from Smoke	X	X
Windstorm, Hurricane and Hail	X	X
Explosion	X	X
Aircraft and Vehicles	X	X
Riot and Civil Commotion	X	X
Vandalism and Malicious Mischief	X*	X*
Theft	X	
Sudden and accidental tearing apart, cracking, burning or bulging of steam or hot water heating or storage system	X	
Falling Objects	X	
Collapse	X	
Breakage of Glass	X	
Sudden and Accidental Discharge or Overflow of Water or Steam	X	
Freezing	X	

* If premium for vandalism and malicious mischief is shown on declarations

B. Personal Liability Coverage

Coverage L – Personal Liability

Coverage M – Medical Payments to Others

1. Personal Liability – Covers payments on behalf of any insured for all sums that the insured become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.
2. Medical Payments to Others – Covers medical expenses incurred by persons, other than the insured or tenant, who sustain bodily injury caused by an accident arising out of the insured premises or personal activities.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

9. PROTECTION CLASSIFICATION CODES AND INFORMATION

A. Codes

For Protection Class	1	2	3	4	5	6	7	8	9	10
Use Code	01	02	03	04	05	06	07	08	09	10

B. Protection Information

Use the Protection Class of the policy location to determine the Base Class Premium for the policy.

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:

<u>Distance to Fire Station</u>	<u>Class</u>
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

10. CONSTRUCTION DEFINITIONS

A. Frame

Outer walls of frame; iron clad; sheet aluminum or aluminum siding on wood; composition siding and asphalt covered fiberboard.

B. Asbestos Clad/Stucco

Outer walls of stucco; asbestos board; rigid asbestos; hard cement type sidings.

C. Brick Veneer

Outer walls of brick-veneer or stone-veneer and Hardiboard.

D. Brick

Outer walls of solid masonry; brick; stone; concrete; HTB; HT; hollow masonry units; ICM and ICMS.

E. Fire Resistive/Semi-Fire Resistive

Fire Resistive – outer walls, floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two (2) hours.

Semi-Fire Resistive – outer walls, floors and roof are constructed of masonry or fire resistive materials with a fire resistance rating of one (1) hour or more but less than two (2) hours.

Mixed Construction

- a. For risks with mixed construction, the predominant construction shall be the construction comprising over **50%** of the total exterior wall area (excluding gables).

DWELLING POLICY MANUAL

- b. For risks with more than two constructions, the predominant construction shall be the construction comprising the majority of the total exterior wall area (excluding gables).

11. METHOD OF PAYMENT

Cypress accepts only the following methods of payment:

- A. Full Payment: Full payment of the gross annual premium plus all policy fees at the inception of the policy.**
- B. Semi-Annual Pay Plan 55/45:** Fifty-five percent (55%) of the premium, plus mandatory fees, is required with the application with the next forty-five percent (45%) plus installment fee below is due in one hundred eighty (180) days after inception date.
- C. 4 Pay Plan 25/25/25/25:** Twenty-five percent (25%) of the policy premium, plus mandatory fees is required with the application with the twenty-five percent (25%) plus installment fee listed below due sixty (60) days after inception date, twenty-five percent (25%) plus installment fee listed below in one hundred twenty (120) days after inception date and the final twenty-five percent (25%) plus installment fee listed below is due one hundred eighty (180) days after the inception date.
- D. Quarterly Pay Plan 40/20/20/20:** Forty percent (40%) of the premium, plus mandatory fees is required with the application with twenty percent (20%) plus installment fee listed below is due ninety (90) days after inception date, twenty percent (20%) plus installment fee listed below is due one hundred eighty (180) days after inception date and the final twenty percent (20%) plus installment fee listed below is due two hundred seventy (270) days after the inception date.
- E. Monthly Pay Plan - Electronic Payment Plan Only.** The Electronic Fund Transfer (EFT) Payment Plan provides for automatic payment withdrawal from a financial institution account according to the scheduled listed below:
- 16.67% of the total policy premium including mandatory fees is required as an initial payment that is due with the online application.
 - 10 equal payments of 8.33% of the total policy premium plus \$1 installment fee are due each month for 10 months beginning 30 days from the policy effective date.
 - Renewal payments are 12 equal installments of 8.33% of the total policy premium plus \$1 installment fee. The EFT withdrawal is processed 30 days prior to the renewal effective date.
- F. Credit card** / check card payments are acceptable for payments by VISA or MasterCard issued from a U.S. Bank. Cash payments must be made with U.S. currency.
- G. Installment fees for Pay Plans B, C, & D:**

Total Premium ranges from:	The fee per payment is:
\$300 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

NOTE:

- **A \$10 set up fee applies to all policies utilizing a payment plan.**
- Cypress does not accept any outside premium financing.
- There is a \$15 service charge on NSF checks.

12. 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.

13. 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.

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

- 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.

14. INSPECTIONS

Cypress may inspect a high percentage of new business submissions. Please make sure your client is aware an inspector may be around to observe the outside of the dwelling and may take photos. The inspector will not ask to enter the dwelling. Should the inspector call your office for directions to a risk, please provide this information to them. Refusal by an insured to submit to an inspection will result in cancellation of the policy.

15. MINIMUM PREMIUM

- A. For prepaid policies the **minimum annual premium** charged for each policy is \$250:
- B. The **minimum annual premium** shall include all chargeable endorsements or coverages, if written at inception of the policy.

16. TRANSFER OR ASSIGNMENT

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

17. 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.

18. WHOLE DOLLAR PREMIUM RULE

Each premium shown on the policy and endorsements shall be rounded per the Texas Personal Lines Manual.

19. PROTECTIVE DEVICES

Approved and properly maintained installations of:

- A. Fire alarms in the dwelling may be recognized. To calculate the appropriate premium credit, multiply the **FIRE PREMIUM** by the selected factor below:

Type of Installation	Factor
Central Station Reporting Fire Alarm*	0.05
Local Fire Alarm	0.03

* Copy of Alarm Certificate required to qualify for central station reporting credit must be retained in agent's file

**DWELLING POLICY MANUAL
UNDERWRITING GUIDELINES**

- B. In accordance with Article 5.33B of the Texas Insurance Code, the following credit will be applied if the appropriate certificate is provided*

To calculate the appropriate premium credit, multiply the **TOTAL FIRE PREMIUM** by the selected factor below:

Type of Installation*	Factor
Automatic Sprinklers in All Areas except Attic, Bathroom, Closet and Attached Structure Areas*	0.12

***This premium reduction applies only to those dwelling policies for which a valid Residential Fire Protection Sprinkler System Certificate has been issued for the risk.**

20. DEDUCTIBLES

There is no Fire deductible. The base rates for **EC**, **V&MM** and **AEC** perils include a 1% deductible, subject to a \$500 minimum. Determine the Building and/or Contents premium credit for a 2% deductible by applying the following factors to the premium for each peril.

Amount of Coverage	Building	Contents
\$25,000 - \$27,999	--	0.87%
\$28,000 - \$30,999	--	0.86%
\$31,000 - \$32,999	--	0.85%
\$33,000 - \$35,999	--	0.84%
\$36,000 - \$39,999	--	0.83%
\$40,000 - \$44,999	--	0.82%
\$45,000 - \$49,999	--	0.81%
\$50,000 - \$54,999	--	0.80%
\$55,000 - \$64,999	--	0.79%
\$65,000 - \$74,999	0.78%	0.78%
\$75,000 - \$89,999	0.77%	0.77%
\$90,000 - \$149,999	0.76%	--
\$150,000 - \$300,000	0.75%	--

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

21. YEAR OF CONSTRUCTION ADJUSTMENT

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 and occupied. To develop the Year of Construction Adjustment, multiply the **FIRE, EC** and **AEC PREMIUM** by the appropriate factor.

<u>Age of Construction</u>	<u>Factor</u>	<u>Age of Construction</u>	<u>Factor</u>
0	0.70	29	1.13
1	0.70	30	1.14
2	0.73	31	1.15
3	0.75	32	1.16
4	0.78	33	1.17
5	0.80	34	1.18
6	0.83	35	1.19
7	0.86	36	1.20
8	0.89	37	1.21
9	0.92	38	1.22
10	0.94	39	1.23
11	0.96	40	1.24
12	0.97	41	1.25
13	0.98	42	1.26
14	1.00	43	1.27
15	1.01	44	1.28
16	1.02	45	1.29
17	1.02	46	1.30
18	1.03	47	1.31
19	1.04	48	1.32
20	1.05	49	1.33
21	1.06	50	1.34
22	1.07	51	1.35
23	1.08	52	1.36
24	1.09	53	1.37
25	1.10	54	1.38
26	1.10	55	1.39
27	1.11	56+	1.45
28	1.12		

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

22. NEW PURCHASE CREDIT

Credit is applied for all policies with an effective date during the first five years of purchase. Discount percentages below apply to policies during the indicated dates of purchase. After being applied to a new policy, the discount is reduced for subsequent renewals. Example: if a 15% discount applies to a new policy, then 12% applies to the 1st renewal, 9% applies to the 2nd renewal and so forth.

Days From Purchase Date	Percentage Credit
0-365 (1 st Year)	15%
366-730 (2 nd Year)	12%
731-1,095 (3 rd Year)	9%
1,096-1,460 (4 th Year)	6%
1,461-1,825 (5 th Year)	3%
1,826+	0%

NOTE: Add this credit to the Year of Construction Adjustment to get a combined factor.

23. CPM (Certified Property Manager) Credit

Credit is applied for all policies covering dwellings constructed within the last 30 years and are actively managed by a property management firm that has qualified as a Certified Property Manager within the eligibility criteria as established by Cypress Texas Insurance Company. Discount percentages below apply to policies during indicated policy terms. After being applied to a policy, the discount is reduced for subsequent renewals.

<u>Year</u>	<u>Percentage Credit</u>
1st	15.0%
2nd	15.0%
3rd	13.0%
4th	11.0%
5th	9.0%
6th	8.0%
7th	6.0%
8th	4.0%
9th	3.0%
10th	2.0%
11th +	0.0%

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

24. MANDATORY ROOF COVERING CREDITS

Residential roof coverings meeting the impact resistance of the Underwriters' Laboratories testing criteria of U.L. Standard 2218 and installed after January 01, 1999, are eligible for mandatory credits to be applied to the EC premium. A certificate of installation, promulgated by the Texas Department of Insurance, must be provided to the policyholder by the installer of the roof covering. All information on the certificate must be completed and signed by the individual responsible for the installation of the roof covering.

Credits shown below reduce the Extended Coverage premium and are applied before any other adjustments to the Extended Coverage premium.

Territory	Class 1	Class 2	Class 3	Class 4
	Factor	Factor	Credit	Credit
09	0.97	0.95	0.92	0.89
1A, 1B, 08, 10A, 10B, 10C, 10D, 10E, 11A, 11B, 11C, 11D	0.96	0.95	0.91	0.87
05, 06, 13A, 13B, 13C, 13D, 13E, 13F, 13G	0.90	0.85	0.75	0.64
02, 04, 4A, 14, 14A	0.89	0.84	0.73	0.62
07, 12A, 12B, 12C, 12D, 12E, 12F, 15C	0.88	0.82	0.70	0.58
03, 15N, 15O, 16C, 16D, 16N, 16O, 16S, 17, 18, 19C, 19N, 20	0.87	0.80	0.67	0.54

Endorsement TDP-022, Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail, must be attached to a policy when this discount is provided. Also, a copy of the certificate showing the class of covering must be provided before the discount can be added. **Endorsement TDP-022 must be signed by the insured.**

25. FAIR RENTAL VALUE

A. Insurance for 80% of the Fair Rental Value of that part of the dwelling usually rented to others may be added. Coverage applies if a covered loss to the dwelling makes that part of the dwelling rented to others or held for rental not fit to live in. The total limit of liability is 10% of the Coverage A (Dwelling) limit of liability. Payment will be for the shortest time required to repair or replace that part of the dwelling rented or held for rental subject to a maximum time limit of 6 months.

B. Premium

\$0.40 per \$1,000 of Coverage A

Use Endorsement TDP-471 Fair Rental Value Endorsement.

26. LIABILITY COVERAGE

Coverage L – Personal Liability and Coverage M – Medical Payments to Others coverages may be added.

A. Owner Occupied

Personal Liability covers payments on behalf of any insured for all sums that the insured becomes 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 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.

Use Endorsement CTL-210 (Personal Liability)

DWELLING POLICY MANUAL UNDERWRITING GUIDELINES

B. Non-Owner Occupied

Premises Liability covers payments on behalf of any insured for all sums that the insured becomes legally obligated to pay as damages because of bodily injury or property damage arising out of the premises insured. Medical Payments covers medical expenses incurred by persons, other than the insured or tenant, who sustains bodily injury caused by an accident arising out of the premises insured.

Use Endorsements CTL-210 (Personal Liability and CTL-211 (Non-Owner Occupied Premises Liability)

C. Premium

	Limits (Liability / Medical Payments to Others)	Number of Families	
		1	2
\$100,000 / \$1,000	\$80	\$100	
\$300,000 / \$5,000	\$100	\$125	
\$500,000 / \$5,000	\$120	\$145	

27. MOLD, FUNGI OR OTHER MICROBES INCREASED COVERAGE

The TDP-Plus policy includes a \$5,000 limit for Mold, Fungi or Other Microbes and the TDP-1 has no coverage. Coverage can be provided in an amount equal to 100% of Coverage A (Dwelling) at policy inception or renewal date only. **Prior underwriting approval is required.** An engineering report must accompany the application or request to increase coverage, roof must be less than three (3) years old and dwelling must comply with all current building codes. The additional premium is calculated by multiplying the EC and AEC (if applicable) premium by the factor shown below.

Use Endorsement TDP-004 Mold, Fungi or Other Microbes Coverage.

Amount of Increase	Factor
100% of Coverage A	2.00

28. TOWNHOUSE / ROWHOUSE UNITS

A townhouse / rowhouse may be written when there is a maximum of 8 units per building as long as a masonry firewall separates every other unit. The following factors apply to the **FIRE** Base Rate:

	1 Unit within Firewall
Dwelling	1.0
Contents	1.0

29. 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.

**DWELLING POLICY MANUAL
UNDERWRITING GUIDELINES**

RESERVED FOR FUTURE USE

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Anderson	14	Entire County
Andrews	15N	Entire County
Angelina	14	Entire County
Aransas	10B	Entire County
Archer	19N	Entire County
Armstrong	20	Entire County
Atascosa	12E	Entire County
Austin	13A	Entire County
Bailey	18	Entire County
Bandera	12B	Entire County
Bastrop	13A	Entire County
Baylor	19N	Entire County
Bee	11A	Entire County
Bell	13G	Entire County
Bexar	5	Entire County
Blanco	13B	Entire County
Borden	18	Entire County
Bosque	16C	Entire County
Bowie	17	Entire County
Brazoria	10B	Entire County
Brazoria	10D	Surfside Beach
Brazos	13C	Entire County
Brewster	15C	Entire County
Briscoe	18	Entire County
Brooks	11A	Entire County
Brown	16C	Entire County
Burleson	13A	Entire County
Burnet	13D	Entire County
Caldwell	13E	Entire County
Calhoun	10B	Entire County
Callahan	16N	Entire County
Cameron	10A	Remainder of County
Cameron	10D	Port Isabel and South Padre Island
Camp	17	Entire County
Carson	20	Entire County
Cass	17	Entire County
Castro	18	Entire County
Chambers	10C	Entire County
Cherokee	14	Entire County
Childress	18	Entire County
Clay	19N	Entire County
Cochran	18	Entire County
Coke	15N	Entire County
Coleman	16N	Entire County

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Collin	4A	Entire County
Collingsworth	20	Entire County
Colorado	13E	Entire County
Comal	13F	Entire County
Comanche	16C	Entire County
Concho	16N	Entire County
Cooke	19C	Entire County
Coryell	13G	Entire County
Cottle	18	Entire County
Crane	15N	Entire County
Crockett	15C	Entire County
Crosby	18	Entire County
Culberson	15C	Entire County
Dallam	20	Entire County
Dallas	2	Entire County
Dawson	18	Entire County
De Witt	13A	Entire County
Deaf Smith	20	Entire County
Delta	17	Entire County
Denton	4	Entire County
Dickens	18	Entire County
Dimmit	12B	Entire County
Donley	20	Entire County
Duval	12C	Entire County
Eastland	16D	Entire County
Ector	15N	Entire County
Edwards	12A	Entire County
El Paso	7	Entire County
Ellis	14A	Entire County
Erath	16C	Entire County
Falls	13A	Entire County
Fannin	17	Entire County
Fayette	13A	Entire County
Fisher	18	Entire County
Floyd	18	Entire County
Foard	19N	Entire County
Fort Bend	11D	Entire County
Franklin	17	Entire County
Freestone	14	Entire County
Frio	12A	Entire County
Gaines	18	Entire County
Galveston	8	Remainder of County
Galveston	10E	Galveston Island, High Island, Gilchrist Island, Crystal Beach, Port Bolivar

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Garza	18	Entire County
Gillespie	13B	Entire County
Glasscock	15N	Entire County
Goliad	11A	Entire County
Gonzales	13B	Entire County
Gray	20	Entire County
Grayson	17	Entire County
Gregg	14A	Entire County
Grimes	14	Entire County
Guadalupe	13B	Entire County
Hale	18	Entire County
Hall	18	Entire County
Hamilton	16C	Entire County
Hansford	20	Entire County
Hardeman	19N	Entire County
Hardin	11B	Entire County
Harris	1A	Zip Codes: 77002, 77008, 77013, 77014, 77015, 77016, 77018, 77022, 77028, 77032, 77037, 77038, 77039, 77040, 77041, 77043, 77044, 77049, 77050, 77055, 77053, 77055, 77060, 77064, 77065, 77066, 77067, 77068, 77069, 77070, 77073, 77076, 77078, 77079, 77080, 77084, 77086, 77088, 77090, 77091, 77092, 77093, 77094, 77095, 77336, 77338, 77339, 77345, 77346, 77357, 77365, 77373, 77375, 77377, 77379, 77388, 77389, 77396, 77411, 77413, 77429, 77433, 77447, 77449, 77450, 77484, 77491, 77492, 77493, 77494, 77508, 77521, 77522, 77530, 77532, 77535, 77562, 77572
Harris	1B	Zip Codes: 77003, 77004, 77005, 77006, 77007, 77009, 77010, 77011, 77012, 77017, 77019, 77020, 77021, 77023, 77024, 77025, 77026, 77027, 77029, 77030, 77031, 77033, 77034, 77035, 77036, 77042, 77045, 77046, 77047, 77048, 77051, 77054, 77056, 77057, 77058, 77059, 77061, 77062, 77063, 77071, 77072, 77074, 77075, 77077, 77081, 77082, 77083, 77085, 77087, 77089, 77096, 77098, 77099, 77204, 77401, 77477, 77489, 77502, 77503, 77504, 77505, 77506, 77507, 77520, 77536, 77539, 77546, 77547, 77571, 77581, 77586, 77587, 77598
Harrison	17	Entire County
Hartley	20	Entire County
Haskell	19N	Entire County
Hays	13G	Entire County
Hemphill	20	Entire County
Henderson	14	Entire County
Hidalgo	11A	Entire County
Hill	16D	Entire County
Hockley	18	Entire County
Hood	16C	Entire County
Hopkins	17	Entire County
Houston	14	Entire County
Howard	15O	Entire County

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Hudspeth	15C	Entire County
Hunt	17	Entire County
Hutchinson	20	Entire County
Irion	15N	Entire County
Jack	19C	Entire County
Jackson	11B	Entire County
Jasper	14	Entire County
Jeff Davis	15C	Entire County
Jefferson	10C	Entire County
Jim Hogg	12A	Entire County
Jim Wells	11B	Entire County
Johnson	16C	Entire County
Jones	19N	Entire County
Karnes	13A	Entire County
Kaufman	17	Entire County
Kendall	13D	Entire County
Kenedy	10B	Entire County
Kent	18	Entire County
Kerr	12A	Entire County
Kimble	13B	Entire County
King	18	Entire County
Kinney	12A	Entire County
Kleberg	10C	Entire County
Knox	19N	Entire County
La Salle	12A	Entire County
Lamar	17	Entire County
Lamb	18	Entire County
Lampasas	13B	Entire County
Lavaca	13A	Entire County
Lee	13A	Entire County
Leon	14	Entire County
Liberty	11D	Entire County
Limestone	14	Entire County
Lipscomb	20	Entire County
Live Oak	11A	Entire County
Llano	13B	Entire County
Loving	15C	Entire County
Lubbock	18	Entire County
Lynn	18	Entire County
Madison	14	Entire County
Marion	17	Entire County
Martin	15N	Entire County
Mason	13B	Entire County

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Matagorda	10B	Entire County
Maverick	12A	Entire County
Mc Mullen	12A	Entire County
McCulloch	16N	Entire County
McLennan	16S	Entire County
Medina	12C	Entire County
Menard	13B	Entire County
Midland	15N	Entire County
Milam	13B	Entire County
Mills	16C	Entire County
Mitchell	15N	Entire County
Montague	19C	Entire County
Montgomery	14A	Entire County
Moore	20	Entire County
Morris	17	Entire County
Motley	18	Entire County
Nacogdoches	14	Entire County
Navarro	14	Entire County
Newton	14	Entire County
Nolan	15N	Entire County
Nueces	9	Entire County
Nueces	10E	Port Aransas
Ochiltree	20	Entire County
Oldham	20	Entire County
Orange	11C	Entire County
Palo Pinto	19C	Entire County
Panola	14	Entire County
Parker	19C	Entire County
Parmer	18	Entire County
Pecos	15C	Entire County
Polk	14	Entire County
Potter	20	Entire County
Presidio	15C	Entire County
Rains	17	Entire County
Randall	20	Entire County
Reagan	15N	Entire County
Real	12C	Entire County
Red River	17	Entire County
Reeves	15C	Entire County
Refugio	10C	Entire County
Roberts	20	Entire County
Robertson	13A	Entire County
Rockwall	4	Entire County
Runnels	16O	Entire County

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Rusk	14	Entire County
Sabine	14	Entire County
San Augustine	14	Entire County
San Jacinto	14	Entire County
San Patricio	10C	Entire County
San Saba	13A	Entire County
Schleicher	15C	Entire County
Scurry	18	Entire County
Shackelford	19N	Entire County
Shelby	14	Entire County
Sherman	20	Entire County
Smith	14A	Entire County
Somervell	16C	Entire County
Starr	12F	Entire County
Stephens	19C	Entire County
Sterling	15N	Entire County
Stonewall	18	Entire County
Sutton	15C	Entire County
Swisher	18	Entire County
Tarrant	3	Entire County
Taylor	16O	Entire County
Terrell	15C	Entire County
Terry	18	Entire County
Throckmorton	19N	Entire County
Titus	17	Entire County
Tom Green	15N	Entire County
Travis	6	Entire County
Trinity	14	Entire County
Tyler	14A	Entire County
Upshur	17	Entire County
Upton	15N	Entire County
Uvalde	12D	Entire County
Val Verde	12D	Entire County
Van Zandt	17	Entire County
Victoria	11D	Entire County
Walker	14	Entire County
Waller	14	Entire County
Ward	15N	Entire County
Washington	13A	Entire County
Webb	12B	Entire County
Wharton	11B	Entire County
Wheeler	20	Entire County
Wichita	19N	Entire County

**DWELLING POLICY MANUAL
TERRITORY DEFINITIONS**

County	Territory	Description
Wilbarger	19N	Entire County
Willacy	10B	Entire County
Williamson	13G	Entire County
Wilson	13A	Entire County
Winkler	15N	Entire County
Wise	19C	Entire County
Wood	17	Entire County
Yoakum	18	Entire County
Young	19C	Entire County
Zapata	12B	Entire County
Zavala	12B	Entire County

RATE TABLES

**Table 1
FIRE**

1-Year Base Fire Rates for Buildings or Contents per \$1,000 of Coverage

Protection Class	Type of Construction			
	Brick	Brick Veneer	Asbestos/Stucco	Frame
1	0.74	0.90	1.95	2.92
2	0.74	0.90	1.95	2.92
3	1.01	1.21	2.71	3.98
4	1.19	1.42	3.12	4.62
5	1.23	1.48	3.24	4.84
6	1.48	1.79	3.98	5.85
7	1.70	2.05	4.56	6.71
8	1.99	2.36	5.22	7.76
9	2.22	2.54	5.71	8.89
10	3.00	3.50	7.42	11.54

For Fire Resistive and Semi-Fire Resistive Dwellings, use 0.60 of the Brick FIRE Premium

**Table 2
EXTENDED COVERAGE**

1-Year Extended Coverage Base Fire Rate per \$1,000 of Coverage
1% Deductible, \$500 Minimum

Rates per \$1,000	Building Construction		Contents Construction	
	Frame and Asbestos/Stucco	Brick and Brick Veneer	Frame and Asbestos/Stucco	Brick and Brick Veneer
		3.88	3.22	1.35

For Fire Resistive or Semi-Resistive Dwellings:

- a. All Territories except those listed in b. below – use 0.50 of the Brick Premium for Buildings and for Contents.
- b. Territories 1, 8, 9, 10A, 10B, 10C, 10D, 10E, 11A, 11B, 11C and 11D – use 0.60 of the Brick Premium for Buildings and for Contents.

**Table 3
VANDALISM AND MALICIOUS MISCHIEF**

May be written only with Extended Coverage
1-Year V&MM Base Fire Rates per \$1,000 of Coverage

All Territories	0.23
------------------------	-------------

**Table 4
ADDITIONAL EXTENDED COVERAGE (TDP-470)
AND REPLACEMENT COST COVERAGE A (TDP-435)**

1-Year AEC (Dwelling & Contents) & Replacement Cost Coverage A (Dwelling) Combined
Base Rate

Rate per \$1,000 of Coverage	1.38
-------------------------------------	-------------

**Table 5
DWELLING TERRITORIAL MULTIPLIERS**

TERRITORY	EXTENDED COVERAGE						AEC
	Buildings			Contents			
	FR, A&S	BV	Brick	FR, A&S	BV	Brick	
01A, 01B	1.805	1.852	1.539	1.847	1.780	1.504	1.999
2	1.497	1.497	1.497	1.497	1.497	1.497	1.625
3	1.684	1.684	1.684	1.684	1.684	1.684	1.506
4	1.106	1.106	1.106	1.106	1.106	1.106	1.362
4A	1.085	1.085	1.085	1.085	1.085	1.085	1.337
5	0.799	0.799	0.799	0.799	0.799	0.799	0.903
6	0.718	0.718	0.718	0.718	0.718	0.718	0.924
7	0.878	0.878	0.878	0.878	0.878	0.878	1.085
8	2.658	2.774	2.304	2.723	2.734	2.249	2.071
9	2.658	2.774	2.304	2.723	2.734	2.249	1.836
10A, 10B, 10C, 10D, 10E	2.658	2.774	2.304	2.723	2.734	2.249	1.865
11A, 11B, 11C, 11D	1.618	1.660	1.379	1.655	1.594	1.348	1.939
12A, 12B, 12C, 12D, 12E, 12F	1.464	1.464	1.464	1.464	1.464	1.464	1.120
13A, 13B, 13C, 13D, 13E, 13F	0.922	0.922	0.922	0.922	0.922	0.922	0.922
13G	0.883	0.883	0.883	0.883	0.883	0.883	0.883
14	1.163	1.163	1.163	1.163	1.163	1.163	1.120
14A	1.143	1.143	1.143	1.143	1.143	1.143	1.101
15C	1.494	1.494	1.494	1.494	1.494	1.494	1.090
15N, 15O	3.982	4.034	4.034	3.998	3.918	3.918	1.032
16C, 16D	1.799	1.799	1.799	1.799	1.799	1.799	1.481
16N, 16O	3.018	3.058	3.058	3.030	2.970	2.970	1.200
16S	1.624	1.624	1.624	1.624	1.624	1.624	1.336
17	1.758	1.758	1.758	1.758	1.758	1.758	1.842
18	3.444	3.490	3.490	3.458	3.388	3.388	1.272
19C	2.461	2.461	2.461	2.461	2.461	2.461	1.691
19N	3.956	4.008	4.008	3.972	3.892	3.892	1.236
20	3.656	3.703	3.703	3.671	3.595	3.595	1.236

**Table 6
DEDUCTIBLE**

There is no **Fire** deductible. The base rates for **Extended Coverage, V&MM** and **AEC** perils include a 1% deductible, subject to a \$500 minimum. Determine the Building and/or Contents premium credit for a 2% deductible by applying the following factors to the premium for each peril.

Amount of Coverage	Building	Contents
\$25,000 - \$27,999	--	0.87
\$28,000 - \$30,999	--	0.86
\$31,000 - \$32,999	--	0.85
\$33,000 - \$35,999	--	0.84
\$36,000 - \$39,999	--	0.83
\$40,000 - \$44,999	--	0.82
\$45,000 - \$49,999	--	0.81
\$50,000 - \$54,999	--	0.80
\$55,000 - \$64,999	--	0.79
\$65,000 - \$74,999	0.78	0.78
\$75,000 - \$89,999	0.77	0.77
\$90,000 - \$149,999	0.76	--
\$150,000 - \$300,000	0.75	--

**Table 7
PROTECTIVE DEVICE CREDIT
Multiply the TOTAL FIRE PREMIUM by Factor Shown Below**

Type of Installation	Factor
Central Station Reporting Fire Alarm	0.95
Local Fire Alarm	0.97

Protective Device Credits Issued in Accordance with Article 5.33B of the Texas Insurance Code – Multiply the TOTAL FIRE PREMIUM by Factor Shown Below

Type of Installation	Factor
Automatic Sprinklers in All Areas Except Attic, Bathroom, Closet & Attached Structure Areas	0.88
Central Station Reporting Fire Alarm with Automatic Sprinklers in All Areas Except Attic, Bathroom, Closet & Attached Structure Areas	0.83
Local Fire Alarm with Automatic Sprinklers in All Areas Except Attic, Bathroom, Closet & Attached Structure Areas	0.85

**Table 8
YEAR OF CONSTRUCTION ADJUSTMENT**

Multiply the FIRE, EC and AEC PREMIUM by Factor Shown Below

<u>Age of Construction</u>	<u>Factor</u>	<u>Age of Construction</u>	<u>Factor</u>
0	0.70	29	1.13
1	0.70	30	1.14
2	0.73	31	1.15
3	0.75	32	1.16
4	0.78	33	1.17
5	0.80	34	1.18
6	0.83	35	1.19
7	0.86	36	1.20
8	0.89	37	1.21
9	0.92	38	1.22
10	0.94	39	1.23
11	0.96	40	1.24
12	0.97	41	1.25
13	0.98	42	1.26
14	1.00	43	1.27
15	1.01	44	1.28
16	1.02	45	1.29
17	1.02	46	1.30
18	1.03	47	1.31
19	1.04	48	1.32
20	1.05	49	1.33
21	1.06	50	1.34
22	1.07	51	1.35
23	1.08	52	1.36
24	1.09	53	1.37
25	1.10	54	1.38
26	1.10	55	1.39
27	1.11	56+	1.45
28	1.12		

Table 9
MANDATORY ROOF COVERING CREDIT

Mandatory Impact Resistant Roof Discount for Residential Roof Covering installed on or after 01/01/99. Credits shown below reduce the Extended Coverage premium and are applied before any other adjustments to the Extended premium.

Territory	Class 1	Class 2	Class 3	Class 4
	Factor	Factor	Factor	Factor
09	0.97	0.95	0.92	0.89
01A, 01B, 08, 10A, 10B, 10C, 10D, 10E, 11A, 11B, 11C, 11D	0.96	0.95	0.91	0.87
05, 06, 13A, 13B, 13C, 13D, 13E, 13F, 13G	0.90	0.85	0.75	0.64
02, 04, 4A, 14, 14A	0.89	0.84	0.73	0.62
07, 12A, 12B, 12C, 12D, 12E, 12F, 15C	0.88	0.82	0.70	0.58
03, 15N, 15O, 16C, 16D, 16N, 16O, 16S, 17, 18, 19C, 19N, 20	0.87	0.80	0.67	0.54

NOTE: Endorsement TDP-022 (Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail) must be attached to the policy when this discount is provided. This endorsement requires the signature of the insured. Also, a copy of the certificate of installation showing the class of covering must be provided before the discount can be added.

Table 10
MOLD, FUNGI OR OTHER MICROBES INCREASED COVERAGE

The TDP-Plus and TDP-1 coverage for Mold can be increased to an amount equal to 100% of Coverage A (Dwelling). The additional premium is calculated by multiplying the EC and AEC premium by the factor shown below.

Amount of Increase	Factor
100% of Coverage A	2.00

Table 11
TOWNHOUSE OR ROWHOUSE UNITS

When insuring a townhouse or rowhouse, the additional premium is calculated by multiplying the base Fire rate by the factor shown below:

	1 unit within Firewall
Dwelling	1.0
Contents	1.0

**Table 12
NEW PURCHASE CREDIT**

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

Example: If a 15% discount applies to a new policy, then 1st renewal receives a 7.5% discount and thereafter 0%.

Days From Purchase Date	Percentage Credit
0-365 (1 st Year)	15%
366-730 (2 nd Year)	12%
731-1095 (3 rd Year)	9%
1096-460 (4 th Year)	6%
1461-1825 (5 th Year)	3%
1826+	0%

NOTE: Add this credit to the Year of Construction Adjustment to get a combined factor.

**Table 13
CPM (CERTIFIED PROPERTY MANAGER DISCOUNT**

Credit is applied for all policies covering dwellings constructed within the last 30 years and are actively managed by a property management firm that has qualified as a Certified Property Manager within eligibility criteria as established by Cypress Texas Insurance Company. Discount percentages below apply to policies during indicated policy terms. After being applied to a policy, the discount is reduced for subsequent renewals.

<u>Year</u>	<u>Percentage Credit</u>
1st	15.0%
2nd	15.0%
3rd	13.0%
4th	11.0%
5th	9.0%
6th	8.0%
7th	6.0%
8th	4.0%
9th	3.0%
10th	2.0%
11th +	0.0%

**Table 14
FAIR RENTAL VALUE
(TDP-1 ONLY)**

The total limit of liability is 10% of the Coverage A (Dwelling) limit of liability. Payment will be for the shortest time required to repair or replace that part of the dwelling rented or held for rental subject to a maximum time limit of 6 months.

Premium: \$0.40 per \$1,000 of Coverage A.

Table 15
LIABILITY COVERAGE

Coverage L – Personal Liability and Coverage M – Medical Payments to Others coverages may be added.

	Limits (Liability / Medical Payments to Others)	Number of Families	
		1	2
	\$100,000 / \$1,000	\$80	\$100
	\$300,000 / \$5,000	\$100	\$125
	\$500,000 / \$5,000	\$120	\$145

DWELLING PREMIUM CALCULATION WORKSHEET

a. Rate calculations: Factors or multipliers which are applied to rates shall be applied consecutively.

b. Round the result at each step of the rate calculation to three decimal places.

	BUILDING	CONTENTS
FIRE		
Base FIRE rate per \$1,000 - Table 1	\$ -	\$ -
Amount of Insurance (in thousands) x		
=	\$ -	\$ -
PROTECTIVE DEVICE - Table 7 x		
=	\$ -	\$ -
TOWNHOUSE / ROWHOUSE - Table 11 x		
=	\$ -	\$ -
SUPERIOR CONSTRUCTION - Table 1 x		
=	\$ -	\$ -
YOC (Table 8) + New Purchase Credit (Table 12) + CPM Credit (Table 13) x		
=	\$ -	\$ -
TOTAL FIRE PREMIUM ROUNDED	\$ -	\$ -
EXTENDED COVERAGE		
Base E.C. rate per \$1,000 - Table 2	\$ -	\$ -
Amount of Insurance (in thousands) x		
=	\$ -	\$ -
E.C. TERRITORY MULTIPLIER - Table 5 x		
=	\$ -	\$ -
ROOF COVERING CREDIT - Table 9 x		
=	\$ -	\$ -
DEDUCTIBLE ADJUSTMENT - Table 6 x		
=	\$ -	\$ -
SUPERIOR CONSTRUCTION - Table 2 x		
=	\$ -	\$ -
YOC (Table 8) + New Purchase Credit (Table 12) + CPM Credit (Table 13) x		
=	\$ -	\$ -
MOLD, FUNGI OR ROT REMEDIATION 100% COVERAGE - Table 10 x		
=	\$ -	\$ -
TOTAL EXTENDED COVERAGE PREMIUM ROUNDED	\$ -	\$ -
VANDALISM & MALICIOUS MISCHIEF (TDP-1 ONLY)		
Base V&MM rate per \$1,000 - Table 3	\$ -	\$ -
Amount of Insurance (in thousands) x		
=	\$ -	\$ -
DEDUCTIBLE ADJUSTMENT - Table 6 x		
=	\$ -	\$ -
YOC (Table 8) + New Purchase Credit (Table 12) + CPM Credit (Table 13) x		
=	\$ -	\$ -
TOTAL V&MM PREMIUM ROUNDED	\$ -	\$ -

AEC & REPLACEMENT COST ON COV. A (TDP-470 & TDP-435)					
Base A.E.C. rate per \$1,000 - Table 4		\$	-	\$	-
Amount of Insurance (in thousands)	x				
	=	\$	-	\$	-
A.E.C. TERRITORY MULTIPLIER - Table 5	x				
	=	\$	-	\$	-
DEDUCTIBLE ADJUSTMENT - Table 6	x				
	=	\$	-	\$	-
YOC (Table 8) + New Purchase Credit (Table 12) + CPM Credit (Table 13)	x				
	=	\$	-	\$	-
MOLD, FUNGI OR ROT REMEDIATION 100% COVERAGE - Table 10	x				
	=	\$	-	\$	-
TOTAL ADDITIONAL EXTENDED COVERAGE PREMIUM ROUNDED		\$	-	\$	-
MISCELLANEOUS COVERAGE OPTIONS					
Fair Rental Value (TDP-1 only) - Table 14	+	\$	-		
Personal Liability - Table 15	+	\$	-		
RECAP					
FIRE PREMIUM	+	\$	-	\$	-
EXTENDED COVERAGE PREMIUM	+	\$	-	\$	-
VANDALISM & MALICIOUS MISCHIEF PREMIUM	+	\$	-	\$	-
ADDITIONAL EXTENDED COVERAGE PREMIUM	+	\$	-	\$	-
MISCELLANEOUS COVERAGE PREMIUMS	+	\$	-		
POLICY FEE	+	\$	-		
TOTAL POLICY PREMIUM					