



Dwelling (TDP-1)		Dwelling Plus (TDP-1/ TDP-470/TDP-435)
Coverage Limits	A-Dwelling: \$65,000 - \$300,000 <ul style="list-style-type: none"> Loss Settlement: Actual Cash Value Dwellings older than 30 years or with Cov. A less than \$65,000 should be submitted prior to binding & will be subject to inspection for condition before coverage is bound. 	A-Dwelling: \$65,000 - \$300,000 <ul style="list-style-type: none"> Loss Settlement: Replacement Cost Dwellings older than 30 years or with Cov. A less than \$65,000 should be submitted prior to binding & will be subject to inspection for condition before coverage is bound.
	B-Personal Property: \$0 or \$5,000 up to 40% of Cov. A	B-Personal Property: \$0 or \$5,000 up to 40% of Cov. A
	L-Personal Liability: \$100,000, \$300,000 or \$500,000	L-Personal Liability: \$100,000, \$300,000 or \$500,000
	M-Medical Payments: \$1,000 or \$5,000	M-Medical Payments: \$1,000 or \$5,000
	Fair Rental Value: 10% of Cov. A	Fair Rental Value: 20% of Cov. A
		Loss of Use: 20% of Cov. A Included

Deductibles	There is no Fire Deductible. The base rates for EC, V&MM and AEC perils include a 1% deductible. Both are subject to a \$500 minimum. See the Dwelling Manual to determine the premium credit for a 2% deductible.
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Description of Coverages	<ul style="list-style-type: none"> Fire and Lightning Sudden and Accidental Damage from Smoke Windstorm, Hurricane and Hail Explosion Aircraft and Vehicles Riot and Civil Commotion Vandalism and Malicious Mischief 	<ul style="list-style-type: none"> Fire and Lightning Sudden and Accidental Damage from Smoke Windstorm, Hurricane and Hail Explosion Aircraft and Vehicles Riot and Civil Commotion Vandalism and Malicious Mischief Theft Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging of Steam or Hot Water Heating or Storage System Falling Objects Collapse Sudden and Accidental Discharge or Overflow of Water or Steam Freezing Loss of Use Coverage
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Protection Class	1-10
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Credits and Discounts	New Purchase, Protective Device, CPM (Certified Property Manager), and Mandatory Roof Covering. *Please note, discounts and credits shown may not be applicable to all policy forms. Also, discount is available provided risk qualifies.
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Payment Plans	Full Pay, Semi-Annual Pay* (55/45), 4 Pay* (25/25/25/25), Quarterly Pay *(40/20/20/20), Monthly Pay (EFT Required) *A \$10 set up fee applies to all policies utilizing a payment plan. Installment fees range from \$2 to \$8 depending on total premium.
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General Underwriting Requirements	
Submission Requirements	Valuation and Protection
<ul style="list-style-type: none"> 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 application submitted online must be retained by the agent for a minimum of 3 years, together with all required photos and documents. 	<ul style="list-style-type: none"> TDP-Plus must be insured to 100% of replacement cost. TDP-1 risks insured for ACV must be 80% of replacement cost subject to the company imposed minimum. There must be smoke detectors close to the kitchen and all sleeping areas.

*Refer to manual for complete Underwriting Guidelines and Rules.



Ineligible Risks (refer to manual for complete list)

Applicant Characteristics and/or Loss History	Location
<ul style="list-style-type: none"> • 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. • 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. 	<ul style="list-style-type: none"> • Dwellings located entirely or in part over any body of water. • Dwellings within 1,000 feet of mean high tide. • Dwellings located on a barrier island may be ineligible, subject to an inspection. • Dwellings located on more than 5 acres. • Properties subject to brush or forest fire. • 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). • Dwellings 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 built on landfills previously used for refuse.
Occupancy	
<ul style="list-style-type: none"> • Vacant or unoccupied properties or a dwelling that is currently held for sale, unless moving within 60 days. • Dwellings primarily used for business or with incidental business occupancies, other than an office. 	
Property Characteristics	
<ul style="list-style-type: none"> • Dwellings containing more than 2 units (Does not apply to Townhouses). • Any dwelling constructed with synthetic stucco Exterior Insulation Finishing System (E.I.F.S.). • Mobile, modular, pre-fabricated, log, geodesic homes, earth contact, motor and trailer homes or houseboats. • Dwellings built on pier & beam, stilts or other open foundations. • Dwellings built by individuals who are not licensed contractors. Licensed contractor cannot be the insured or additional insured. • Any property, including the dwelling, premises, and any other structures, with unrepaired damage. Yard must be free of debris. • Dwellings with porches or decks more than 2 feet off the ground or with 3 or more steps leading to them without properly installed handrails. • 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 with unapproved roofs, including wood shingle roofs or any roofing over wood shingle, flat, tar, gravel or rolled roofs, corrugated metal or more than one overlay of composition shingles. • Roofs in poor condition or subject to overhanging tree limbs or other hazards. • Approval prior to binding is needed on any tin or aluminum roof. • Dwellings heated in whole or in part by solid fuel heating devices, such as wood burning stoves; or a portable space heater. Exception: Fireplace systems that are professionally installed. Fireplace inserts must be submitted prior to binding. • 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. • Risks with no prior insurance, forced placed coverage by mortgagee or lapse in coverage. Exception: New purchase and on Condos, a signed "No Prior Insurance" form must be submitted to waive this requirement. • Dwellings with aluminum wiring. 	
Liability Exposures	
<ul style="list-style-type: none"> • Dwellings use for assisted living, nursing or group homes. • Any dog that has ever been trained and/or used as a guard dog or attack dog. • Property with underground storage tanks for liquid fuel. • Dwelling with home day care exposures. • Any exotic pets (e.g. pythons, rattlesnakes), livestock, farm or saddle animal exposure existing on the premises. • Hot tubs and spas that are not covered and locked. • Any skate board or bicycle ramps on premises. 	

Policy Servicing & Underwriting:

P.O. Box 44221
Jacksonville, FL 32231-4221
Toll Free: (877) 560-5224 Fax: (904) 438-3866
Customer Service: policyinfo@cypressig.com
Underwriting: PL_UW@cypressig.com

Payments:

Payment Processing Center
P.O. Box 30224
Tampa, FL 33630-3224

Claims Reporting & Service:

P.O. Box 41059
Jacksonville, FL 32203
Toll Free: (877) 560-5224 Fax: (888) 227-8339
claimsinfo@cypressig.com

Overnight Payments:

Attn: Operational Accounting
12926 Gran Bay Parkway West, Suite 200
Jacksonville, FL 32258