

Home Underwriting Guidelines

NO AGENCY PAYMENT ALLOWED

- All Direct Select home business requires payment from the **insured** via checking/savings or credit card. Mortgagee bill is also available for financed homes

CARRIER PAYMENT OPTIONS

- **Safeco**
 - Mortgagee bill- the loan number is required at the time of bind
 - Checking or savings account for down payment or reoccurring payments
 - Credit card for down payment or reoccurring payments: Visa, MasterCard, Discover, or AMEX
 - Direct bill is available but the down payment must be made to bind coverage
- **Travelers**
 - Mortgagee bill- the loan number is required at the time of bind
 - Checking or savings account for down payment or reoccurring payments
 - Credit card for down payment or reoccurring payments: **Visa & MasterCard**
 - Direct bill is available but the down payment must be made to bind coverage
- **National General**
 - Mortgagee bill- the loan number is required at the time of bind
 - Checking or savings account for down payment or reoccurring payments
 - Credit card for down payment or reoccurring payments: Visa, MasterCard, Discover, or AMEX
 - Direct bill is available but the down payment must be made to bind coverage
- **Allied**
 - Mortgagee bill- the loan number is required at the time of bind
 - Checking or savings account for down payment or reoccurring payments
 - **Credit card for down payment only:** Visa, MasterCard, Discover, or AMEX. Allied does not accept credit cards for reoccurring payments
 - Direct bill is available but the down payment must be made to bind coverage
- **Kemper Preferred**
 - Mortgagee bill- the loan number is required at the time of bind
 - Credit Card, Checking or savings account for down payment
 - Visa and MasterCard
 - Recurring EFT and Credit Card plans are available
 - Direct bill is available, but the down payment must be made to bind coverage

THESE ARE COMMON ACROSS ALL CARRIERS FOR PROPERTY

- No Tier 1 or Tier 2 coastal counties
- No PC 9 or 10
- No unsupported Secondary, Seasonal or Dwelling Fire business
- No lapse in Primary home coverage
- No more than ONE loss in the last 5 years
- Minimum of \$90 a square foot for Coverage A and at least \$125k in the Coverage A

SAFECO

- All homes must be currently insured unless it is a new home purchase, Condo or Renters policy.
- Monoline home, condo or renters are acceptable
- AL, GA, LA & MS may require a \$1500 minimum deductible
- No PC 9 or 10
- All Secondary and/or Dwelling Fire policies require the primary home to be insured with Safeco to bind
- All Dwelling Fire policies require the Primary to be in the same state as the Dwelling
- Dwelling Fire cannot have any losses

STATE AND COUNTIES INELIGIBLE FOR COVERAGE--THIS INCLUDES RENTERS, CONDO AND DWELLING FIRE. AK, CT, DC, DE, FL, MA, MI (no dwelling fire), ME, NJ, & RI

STATE	COUNTIES	DWELLING FIRE
Alabama	Baldwin, Mobile	Closed for entire state
California	All brush zones or catastrophic loss areas	
Georgia	Bryan, Camden, Chatham, Glynn, Liberty, McIntosh	Closed for entire state
Kentucky	Bell, Boyd, Breathitt, Carter, Clay, Elliott, Floyd, Garrard, Greenup, Harlan, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Magoffin, Martin, McCreary, Menifee, Morgan, Owsley, Perry, Pulaski, Russell, Rockcastle, Wayne, Whitley and Wolfe	Closed for entire state
Louisiana	Acadia, Ascension, Assumption, Calcasieu, Cameron, East Baton Rouge, Iberia, Iberville, Jefferson, Jefferson Davis, Lafayette, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Vermillion, Washington and West Baton Rouge.	Closed for entire state
Maryland	Baltimore (city), Charles and Prince George's	Closed for the following counties: Anne Arundel, Baltimore (city and county), Calvert, Caroline, Cecil, Charles, Dorchester, Harford, Kent, Prince George's, Queen Anne's, St Mary's, Somerset, Talbot, Wicomico and Worcester

Mississippi	George, Hancock, Harrison, Jackson, Pearl River and Stone.	
North Carolina	Beaufort, Bladen, Brunswick, Camden, Carteret, Chowan-Bertie, Columbus, Craven, Currituck, Dare, Duplin, Edge-Combe, Gates, Greene, Hertford, Hyde, Jones, Lenoir, Martin, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Robeson, Sampson, Tyrell, Washington and Wayne	Dwelling fire closed for entire state
New York	Bronx, Kings, Nassau, New York, Suffolk and Westchester	Dwelling fire closed for entire state
South Carolina	Beaufort, Berkley, Charleston, Colleton, Dorchester, Georgetown, Hampton, Jasper, Horry and Williamsburg	Dwelling fire closed for entire state
Texas	Aransas, Bee, Brazoria, Brooks, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Goliad, Hardin, Harris, Hidalgo, Jackson, Jefferson, Jim Wells, Kennedy, Kleberg, Liberty, Live Oak, Matagorda, Montgomery, Nueces, Orange, Refugio, San Patricio, Victoria, Wharton, and Willacy	Dwelling fire is closed for entire state
Virginia	Accomack, Chesapeake (city), Gloucester, Hampton (city), Lancaster, Matthews, Middlesex, Newport News (city), Northampton, Northumberland, Poquoson (city), Portsmouth (city), Virginia Beach (city) and York	
West Virginia	Boone, Brooke, Fayette, Hancock, Lincoln, Marshall, McDowell, Mercer, Mingo, Ohio, Raleigh, Wayne and Wyoming	Dwelling fire is closed for entire state

TRAVELERS

- Monoline home, condo or renters are acceptable.
- All homes must have current coverage unless new home purchase or Renters
- All Secondary policies require the primary home to be in the same state as the secondary
- No dwelling fire in **ANY** state

STATES AND COUNTIES *INELIGIBLE* FOR COVERAGE—THIS INCLUDES RENTERS AND CONDO. AK, CA, CT, DC, FL, HI, LA, MA, MI, NC, ND, NJ, NY, OK, RI, SC, SD, TN, WV, & WY

State	Counties
Alabama	Baldwin and Mobile
Delaware	Coastal counties
Georgia	Chatham & Gwinnet
Maryland	Anne Arundel, Calvert, Caroline, Cecil, Dorchester, Kent, Queen Anne's, Somerset, St Mary's, Talbot, Wicomico and Worcester
Maine	Coastal counties
Mississippi	George, Hancock, Harrison, Jackson, Pearl River and Stone
New Hampshire	Coastal Counties
Texas Texas (Continued)	Aransas, Bee, Brazoria, Brooks, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Goliad, Hardin, Harris, Hidalgo, Jackson,

	Jefferson, Jim Wells, Kennedy, Kleberg, Liberty, Live Oak, Matagorda, Montgomery, Nueces, Orange, Refugio, San Patricio, Victoria, Wharton and Willacy. Dwelling fire is closed for the entire state
Virginia	Anne Arundel, Calvert, Caroline, Cecil, Dorchester, Kent, Queen Anne's, Somerset, St Mary's, Talbot, Wicomico and Worcester

NATIONAL GENERAL

- Available in NY, NJ, CT, CA, & IL
- Coverage A is a minimum of \$125k & high value available
- No PC 9's or 10's
- Monoline home is acceptable
- No water or liability losses

ALLIED

- Available in DE, GA, MD, OH, SC, TN, & VA
- Cov A is a minimum of \$150K
- All homes must be currently insured unless it is a new home purchase
- No PC 9's or 10's
- No monoline home, renters or condo
- No dwelling fire without primary home and auto
- Social security numbers of all names insureds required to quote

STATES AND COUNTIES INELIGIBLE FOR COVERAGE IN AVAILABLE STATES—THIS INCLUDES RENTERS, CONDO AND DWELLING FIRE

STATE	COUNTIES
Georgia	Bryan, Camden, Chatham, Glynn, Liberty, McIntosh
South Carolina	Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Hampton, Jasper, Horry and Williamsburg

Kemper Preferred

- Cov A is a minimum of \$150K
- All homes must be currently insured unless it is a new home purchase
- No PC 9's or 10's
- No dwelling fire without primary home and auto
- Losses involving negligence or carelessness are ineligible
- Mobile Homes, Log Homes, Trailer Homes, or House Trailers and their contents. Homes built on stilts, piers, or pilings; or that are prefabricated, manufactured, or modular homes are unacceptable.
- Social security numbers of all names insureds required to quote