



## Personal Lines Underwriting FAQs

Topic	This document is a reference for commonly asked questions. Please contact Tower Hill's Underwriting Team at 888.795.7256 for more information.									
Acreage	We do not have any restrictions on acreage. Please refer to "Inaccessible Risks," if applicable.									
Agent of Record (AOR) Changes	Effective September 1, 2025, Tower Hill Specialty will no longer accept Agent of Record (AOR) change requests, with the exception of the State of Georgia and Louisiana, where Agent of Record changes will continue to be honored in accordance with regulatory requirements.									
Address Validation	If RPM is unable to validate the address, the address must be validated using latitude and longitude coordinates. For more information, refer to our Reference Guide: Latitude/Longitude: RPM > Search > Support Docs - All > Keyword(s): LAT/LONG									
Application	All information entered and submitted via RPM should match the signed application copy. Agencies must retain signed copies of all documents in their office files and be able to provide upon company request. Agency audits are conducted routinely to verify that all information is retained. If the insured provides clarifying or supplemental information after the application is submitted, submit the changes through RPM and attach the updated application.  E-Sign is now available as an option. Once a document is signed through E-Sign, a copy will automatically be stored in our quoting system (RPM) for the life of the policy.									
Bankruptcy, Repossession or Foreclosure	Homes currently under foreclosure or bank-owned homes are not eligible for coverage. Applicants who have had prior bankruptcy, repossession or foreclosure are eligible for coverage.									
Billing	<p>Policies are billed directly to the policyholder or lienholder, and we offer multiple pay-plan options and direct bill to the Lienholder or the Customer only.</p> <p>Agents can access the invoice through the Documents button on the Billing tab in the RPM system.</p> <p><b>Pay In Full Discount:</b> We offer a pay in full discount when the policy holder is selected as the payor with the pay in full payment plan.</p> <p><b>Lienholder Billed:</b> RPM system will automatically send an invoice to both the lender and the policyholder. Therefore, agents should not bill lienholders or policyholders on Tower Hill Specialty's behalf. All payments from title companies and lenders should be made payable to Tower Hill Specialty and mailed directly to us.</p> <p><b>Payment Guidelines:</b></p> <ul style="list-style-type: none"><li>- Agencies are not permitted to use their own bank account to set up recurring payment plans on behalf of policyholders.</li><li>- Agents may not charge any additional fees (e.g., policy fees, agency fees, etc.) beyond Tower Hill Specialty's premiums.</li><li>- We do not support "Agency Sweep" on policy payments.</li></ul> <p><b>Premium Financing Companies:</b> As a direct bill company, we do not accept premium financing companies with the exception of South Carolina and Louisiana to be honored in accordance with regulatory requirements. Premium Finance companies are not eligible to be added to our policy as a Lienholder or named insured as they have no insurable interest.</p> <table><tr><td><b>Payment Mailing Address:</b></td><td><b>Overnight Address:</b></td></tr><tr><td>Tower Hill Specialty</td><td>Attn: Tower Hill Specialty 71365</td></tr><tr><td>P.O. Box 71365</td><td>6125 Lakeview Road Suite 800</td></tr><tr><td>Charlotte, NC 28272-1365</td><td>Charlotte, NC 28269</td></tr></table>		<b>Payment Mailing Address:</b>	<b>Overnight Address:</b>	Tower Hill Specialty	Attn: Tower Hill Specialty 71365	P.O. Box 71365	6125 Lakeview Road Suite 800	Charlotte, NC 28272-1365	Charlotte, NC 28269
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Burglar Bars / Bars over Windows	No restrictions on burglar bars or bars over windows.									
Cancellation Request	To request a cancellation on the insured's behalf, please use the Request Cancel feature within the policy in RPM.									

<b>CHOICEHome or MH Advantage</b>	<p>This discount is applicable in LA and NC (MH Program Only).</p> <p>This discount is available for homes certified as meeting either CHOICEHome or MH Advantage standards. The home will come with a sticker affixed to them showing the home has been certified. The sticker may be located near the HUD tag and labeled as a "Mortgage Finance Notice." The sticker must remain attached to the home to be valid. Replacement Cost or Extended Replacement cost is required.</p> <p>Documentation must be uploaded prior to the issuance of the policy.</p>
<b>Coastal Eligibility</b>	<p>Coastal and wind eligibility varies by program, state and capacity restrictions.</p> <p>To determine if a risk can be written including wind coverage, quote the risk in RPM. The validation process will map the location and determine if it qualifies for wind/hurricane coverage. If the risk does not qualify for wind/hurricane coverage, the risk may be eligible for X-Wind coverage.</p>
<b>Commercial Exposure</b>	Incidental businesses, such as home offices with no signage and limited or no foot traffic, may also be eligible and should be submitted to UW for consideration.
<b>Construction Type</b>	<p><b>Frame</b> – Exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports. Aluminum or plaster siding over frame. Metal siding is rated as frame construction. Hardiplank/Hardiboard and Metal Siding are classified as Frame.</p> <p><b>Masonry</b> – Exterior walls constructed of masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, Insulated Concrete Form (ICF), stone, tile or similar materials, and floor and roof of combustible construction.</p> <p><b>Masonry Veneer</b> – Exterior walls of frame construction veneered with brick or stone. Mixed (Masonry/Frame) – A combination of both frame and masonry construction is classified as frame when the exterior walls of frame construction including gables exceeds 33.3% of the total exterior wall area; otherwise, classify as masonry.</p> <p><b>Log Homes:</b> Commercially manufactured logs homes are eligible in all programs. Hand-hewn log-homes are only eligible in our DP1 program with ACV if built in 1999 or newer.</p> <p>NOTE: Exterior Insulation and Finish System (EIFS) is a general class of building cladding systems and can be installed over frame or masonry construction. Homes with EIFS are only eligible for 2002 or newer construction.</p> <p><b>Tiny Homes:</b>  Mobile Home: Non-site built and less than 400 square feet. The dwelling must be stationary and connected to required utilities.  DP1: Site built unit and less than 400 square feet. The dwelling must be stationary and connected to required utilities.</p>
<b>Death of an Insured</b>	<p>If a named insured passes away, a copy of the death certificate must be uploaded. At this point, the existing policy should be canceled, and a new vacant DP1 policy should be issued under "The Estate of &lt;&lt;deceased&gt;&gt;", with the executor listed as the second named insured. Proof confirming the executor's appointment is required.</p> <p>Once probate is completed and the deed has been updated, the policy must be rewritten under the new owner.</p>
<b>Debris</b>	Homes in all programs are expected to be free of excessive debris including but not limited to: waste/refuse/trash, clutter, unused or discarded building material, discarded furniture and/or appliances. Unregistered, abandoned or derelict vehicles including cars, trailers, boats and construction equipment should be secured within an enclosed garage and not visible as an attractive nuisance.
<b>Deductible Options</b>	<p>Deductible options vary by state / program and capacity restrictions.</p> <p>Deductible limits can only be decreased at renewal.</p> <p>The following optional coverages have separate deductibles:</p> <ul style="list-style-type: none"> <li>- Water Backup Deductible: \$250</li> <li>- Equipment Breakdown: \$500</li> <li>- Earthquake: 15% (Applicable to each coverage individually)</li> <li>- Service Line: \$500</li> <li>- Identity Fraud Expense: \$250</li> </ul>
<b>Dogs &amp; Other Animals</b>	<p>Animals on the premises that have a previous bite history, or vicious propensities, wild, exotic animals or farm animals are not eligible unless "Animal Liability" is excluded and subject to underwriting review.</p> <p><b>Dog Breeds:</b> Akitas, Dobermans, Chows, Rottweilers, Pit Bulls, wolves or wolf hybrids or any mix of these breeds on the premises are ineligible unless the animal liability is excluded. (Dog breed restrictions vary by state: review the State Product Manuals for further clarification).</p> <p><b>Hobby Farming Endorsement:</b> Up to 5 large breed animals including horses and cow are eligible with the Hobby Farming endorsement.</p> <p>Emus, Ostriches, Llama's, or more than 5 large breed animals are acceptable with Animal Liability Excluded. (Large breed animals do not include goats, sheep or chickens).</p>

<b>Effective Date Changes</b>	We are unable to amend the effective date of a policy once it is in Active status. To amend the effective date of the policy, you will need to cancel/rewrite the policy using the revised effective date.
<b>Electrical</b>	Fuses are only allowed in the DP1 program. Stab-Lok, Federal Pacific, Sylvania, Challenger, and Zinsco circuit breakers and/or panels or fuses are ineligible for all programs. Aluminum single strand wiring, knob and tube wiring, and cloth sheathed wiring are also ineligible. Recalled systems or systems known to be an increased hazard are unacceptable.
<b>Electronic Signatures</b>	We accept insurance applications and cancellation requests that include an electronic signature from the insured, when submitted by the agency.  While we will accept documents signed through the agency's own electronic signature platform, we strongly encourage agents to use our preferred system to help ensure consistency, security, and faster processing.  <b>Important Reminder:</b> If you choose to use your own e-signature service, it is your responsibility to ensure appropriate security, authentication, audit, and retention procedures are in place. Validation and authentication of the electronic signature fall under the responsibility of the agent of record.
<b>Endorsement Requests</b>	Endorsement and policy change requests should be submitted through RPM. To make a policy change, open the policy within RPM, apply the changes, and submit the request. Some changes are processed immediately, and a declaration page will be generated. Others will require Underwriter review before issuance. Please provide as much supporting information as possible. Multiple changes can be submitted in one request; however, if one change requires Underwriter review, all changes will be held for review.  If a change needs to be backdated greater than 5 days, please email the request to UW@thspecialty.com with an explanation of why the change should be backdated.  <b>Important Notes:</b> <ul style="list-style-type: none"> <li>- Once a change is made to a policy, no additional changes can be made before the effective date of the most recent change.</li> <li>- Open and prior claims activity may affect eligibility.</li> <li>- Adding/Removing Wind Coverage will require the policy to be rewritten under new business guidelines.</li> <li>- Changes cannot be made on the same day the policy is issued. You will need to wait until the following day to make additional changes.</li> </ul> <b>Endorsements Only Allowed at Renewal:</b> <ul style="list-style-type: none"> <li>- Decreasing the AOP and/or Hurricane deductible</li> <li>- Increasing liability limits</li> </ul> <b>Endorsements Subject to a 30-Day Waiting Period:</b> <ul style="list-style-type: none"> <li>- Adding or increasing water damage coverage</li> <li>- Adding or increasing water-backup coverage</li> </ul>
<b>Exceptions</b>	<b>New Business:</b> Certain risks may require documentation to be uploaded, or Underwriting approval before RPM will allow the application to be submitted. For these risks, a message will display in the Policy Notes box while quoting advising that the risk is ineligible for binding and what you need to do in order to proceed.  Please note that ineligibility messages may display early in the quoting process that may no longer apply once the quote is complete. To request approval to bind, please complete the quote in its entirety, upload any required documents, then click Submit for Exception Review. If an exception is provided, Underwriting will update the quote status to Approved, which allows you to submit/bind the application in RPM. Effective dates can be modified after an exception has been applied unless the field is locked due to a lapse in coverage. If the Effective Date is locked, and an approved exception is not bound within 5 days of the effective date, the exception will automatically revert to a quote and require you to submit for Underwriting approval again.  NOTE: Once Underwriting has approved the quote, you'll only be able to make changes to the Effective Date and some information on the Insured/Lienholder and Billing tabs.  <b>Existing Business:</b> All coverage change requests should be submitted through RPM directly if available, even those for which an exception or Underwriting review is needed. RPM will recognize when Underwriting review is needed or when the change can be processed immediately. If the change is not allowed in RPM (where the coverage has been locked), the endorsement request, including any necessary documentation (such as a plumbing certificate for water coverage exceptions), should be uploaded to the RPM policy under the Documents tab using the Document Title "Endorsement Request". Excessive Liability Exposures

<b>Extended Replacement Cost</b>	<p>In states and products where Extended Replacement Cost (ERC) is offered, Coverage A must be at least 100% of the Replacement Cost Estimator (RCE). ERC extends coverage an additional 20% of Coverage A.</p> <p>NOTE: ERC is not available in North Carolina per North Carolina Rate Bureau restrictions.</p>
<b>Force-Placed Coverage</b>	Force-placed insurance does not qualify as prior coverage.
<b>Foreclosure Purchases</b>	Homes purchased through foreclosure or short sale are eligible. However, our H3 / DP3 manual specifies that risks with existing damage are not eligible. We strongly recommend obtaining a copy of the pre-purchase home inspection to ensure there is no pre-existing damage that could impact eligibility.
<b>Homes Under Construction / Renovation</b>	<p>Homes under renovation (flips) and vacant properties are eligible for our DP1 - Vacant with Builders Risk Endorsement. There is no term limit.</p> <p>Homes must be fully enclosed and secured from the elements, meaning there should be no openings. Windows, walls, roofs, and doors must be intact and not broken or contain holes.</p> <p>Home intended for complete tear-downs, rebuilds, and ground-up construction are not acceptable until after completion.</p> <p>Homes undergoing cosmetic renovations (e.g., painting or replacing carpet) and owner-occupied can be written in the H3/DP3 program, subject to all other guidelines.</p> <p>Properties that are condemned or under similar restrictions by local or state authorities are not eligible.</p>
<b>Inaccessible Risks</b>	Dwellings not accessible by road are ineligible for coverage. This includes risks located on roads in poor condition (i.e., ungraded, unstable dirt, potholes, deep sand or obstructions), as well as risks on islands with no road or bridge access.
<b>Inspections</b>	<p>HO3 risks will be inspected. Other programs may be inspected based on responses provided in the application.</p> <p>Please include a daytime contact number and inform the insured that an inspection may be conducted. For homes requiring only an exterior inspection, the inspector will not make prior contact.</p> <p>If you have indicated that the home has been renovated within the last 20 years, the inspector will schedule an appointment for an interior inspection of the utilities. (Renovations must have been completed prior to the issuance of the policy.)</p> <p>Completed inspections will be available within the policy on the Documents tab. Inspections are generally available within 30 days and are posted daily on RPM.</p>
<b>Lapse in Coverage</b>	<p><b>0-30 Days:</b> Agents can submit policies with a lapse of up to 30 days with a signed statement of no loss. This document must clearly state the applicable dates, policy number, and include the insured's signature. Agencies are required to retain a signed copy in their office records.</p> <p><b>30-90 Days:</b> Coverage between 30 and 90 days must be referred to Underwriting with a signed statement of no loss for the period of the lapse.</p> <p>NOTE: If the insured is not currently residing at the insured location, additional sign-off will be required from either the agent or the property manager.</p> <p><b>90+ Days:</b> Policies with a lapse in coverage exceeding 90 days are not eligible for submission.</p> <p>When submitting a risk with a lapse in coverage, please have the following information available:</p> <ul style="list-style-type: none"> <li>- Reason for the lapse / why did the policy cancel?</li> <li>- Why is the insured obtaining coverage now?</li> <li>- Is this a current client?</li> <li>- Does the insured have any other cancellations for cause or non-pay?</li> <li>- Has the customer had any losses in the past 3 years?</li> </ul>
<b>Liability Hazards</b>	<p>Trampolines &amp; Tree House are acceptable with Liability limits not to exceed \$300K per manual guidelines.</p> <p>Trampolines should be netted, secured, anchored, and in good condition.</p> <p>Diving boards &amp; pools slides are acceptable and specifically excluded from liability coverage.</p> <p>Bicycle ramps, unmaintained/empty swimming pools, zip lines, rock walls and other attractive nuisances are not acceptable if liability is included.</p>
<b>Liability Limits</b>	<p>Liability coverage may vary based on State and Program.</p> <p>NOTE: Liability can only be amended at inception and renewal.</p>

<b>Multiple Homes on one Parcel</b>	<p>If there are multiple structures on one parcel, each home will require a separate policy. Utilize Address Line 2: to clearly indicate the property covered under that Policy (i.e. A &amp; B, 1 &amp; 2, etc.). Please make sure the risk characteristics are also accurate for each property (Construction Type, Sq Ft, # of Stories, (Make, Model, Serial #, if applicable)). Each quote should include the Specific Building Exclusion and exclude the opposite home. There cannot be 2 HO3's on a single parcel. Only 1 policy should carry liability.</p> <p>NOTE: We only allow up to 4 structures on one parcel.</p>
<b>Open Foundation</b>	<p>HO/DW risks with an open foundation or crawlspace must be completely enclosed with brick, block, hardiboard, lattice, or skirting, and be substantial enough to prevent access by animals or children.</p> <p>For manufactured homes, the risk must either be fully enclosed/skirted or fully open; partial enclosures are not allowed.</p> <p>If the risk is skirted, the material must be in good condition, free of holes or damage.</p> <p>NOTE: In Louisiana, open foundations are allowed in all programs, except for homes on raised pilings/stilts over 6 feet.</p> <p>Pilings/Stilts: Homes with open foundations or elevated on raised poles or pilings exceeding six (6) feet in height are eligible in all states under our H3, DP1, and DP3 programs. *Not eligible under our MH (Manufactured Home) product</p>
<b>Other Structures</b>	<p>Detached structures must be in good condition. If a detached structure is in poor condition, it may require the "Specific Building Structure Exclusion."</p> <p>Manufactured homes or trailers do not qualify as Coverage B.</p> <p>Structures used for farming or livestock require the "Hobby Farming" endorsement to be eligible for coverage. See Manual for Hobby Farming eligibility</p> <p>A property without a residence but with "Other Structures" (e.g., a pole barn or Quonset hut on land without a home or living quarters) can be quoted under the DP1 program with the occupancy type listed as "Not a Residence."</p> <p>Purchased storage units can be written under the DP1 program as "Not a Residence."</p>
<b>Ownership (Estates, Trusts, LLCs)</b>	<p>Homes titled under an Estate, LLC, or Trust must have the entity listed as the primary named insured, with at least one individual listed as an additional named insured. Consumer reports, including Insurance Score and claim history, will be run on the individual named insured, pending customer consent.</p> <p>Estates, LLCs and Trusts cannot be listed under Owner or Seasonal Occupancy policies. The individual named insured must be the person with an insurable interest in the entity and proof of insurable interest may be requested.</p> <p><b>Multiple Owners:</b></p> <ul style="list-style-type: none"> <li>- If the property is owned by multiple individuals, all deeded owners may be listed as named insureds.</li> <li>- Non-deeded individuals (e.g., family members, tenants, or informal co-owners) should not be listed on the policy.</li> <li>- Ownership must be verified through official documentation, such as a recorded deed or title.</li> </ul> <p><b>Additional Insureds on Rental Properties:</b></p> <ul style="list-style-type: none"> <li>- The total number of named insureds (including the primary) must not exceed four.</li> <li>- Individuals not listed on the deed—such as property managers, tenants, or relatives—should not be added as additional insureds.</li> <li>- Ownership must be verified through official documentation, such as a recorded deed or title.</li> </ul>
<b>Plumbing Materials</b>	<p>Polybutylene or Galvanized iron/steel plumbing used in any part of the plumbing system are not acceptable. Recalled systems or system known to be an increased hazard are unacceptable.</p>
<b>Pool Fence Protection</b>	<p>Unprotected pools or spas are not acceptable in any program, even if coverage is excluded.</p>

Prior Claims	<p>Tower Hill Specialty may be able to accommodate customers with prior losses at the current or any other location within the last 3 years. Please ensure all residential losses are disclosed.</p> <p>A mismatch error will prevent binding if claims are not disclosed on the Policy tab that appear on the CLUE report. Please note that our rating model considers claims history when calculating premiums.</p> <p>Underwriting review, please have the following information ready:</p> <ul style="list-style-type: none"> <li>- Are all repairs completed?</li> <li>- What measures have been taken to prevent further losses?</li> <li>- Is the client an existing customer?</li> <li>- For fire losses, the Fire Department Report, including the "Cause of Ignition" and details, will be required.</li> </ul> <p><b>Prior Risk Claims:</b> Losses that occurred at the risk location, but were not caused by our customer (e.g., prior owner or prior to our customer's purchase of the home), are not relevant to rating and do not need to be disclosed. However, they may require validation of the current conditions of the roof and/or plumbing systems based on the loss history.</p>
Protection Class	<p>Risks located in PC 9 &amp; 10 are eligible for all our programs.</p> <p>For risks requiring a fire subscription, the agent must submit confirmation of an active subscription in the form of a receipt prior to submission.</p>
Protective Devices	<p>For new and renewal business, copies of certificates for protective devices (such as burglary &amp; fire alarms, leak detectors, cameras, and other smart systems) should be retained in the agency's office files. The certificates should be dated within the past year. Underwriting may request a copy of the certificate for mid-term changes, after a loss, and/or for auditing purposes.</p>
Property Management / HOA's	<p>Property management companies and Homeowners Associations can only be added as Additional Interests, available on the Endorsement tab.</p>
Rent/Lease-to-Own; Land Contracts and Owner-Financing	<p>Risks with Rent/Lease-to-Own; Land Contracts and Owner-Financing are only acceptable as landlord/Rental policies with the deeded-owner as the named insured. Tenants should not be named on the Landlord policy. The tenant should obtain their own tenant policy (HO4) until the purchase is complete and the deed has transferred. Sub-leasing is not acceptable. Only federally recognized financial institutions with a NMLS number can be listed as Lienholders/Mortgagee.</p>
Replacement Cost	<p><b>H3 and D3:</b> Replacement Cost eligibility may vary based on the State and Product. Please refer to the Eligibility Messaging for details on how to proceed and any documentation that may be necessary to submit for an exception.</p> <p><b>Manufactured Home:</b> Replacement Cost is only eligible on risks &lt; 30 years old.</p> <p>If Replacement Cost loss settlement is selected, RPM will automatically run a Replacement Cost Estimator based on the risk characteristics; the Coverage A selected should fall within range.</p> <p>Any value outside of that threshold will need to be referred to UW for exception along with a copy of the RCE including accurate home characteristics and features.</p>
Roof Guidelines	<p><b>Ineligible Roof Material:</b> Aluminum, Tin, Vinyl, and Wood Shake Shingle roofs are ineligible for all products.</p> <p><b>Hip:</b> Roof having sloping ends and sloping sides down to the eaves line.</p> <p><b>Gable:</b> The portion of the roof above the eaves line of a double-sloped roof; the end section appears as an inverted "V." For rating purposes, a "hip" roof cannot have gable features that exceed 10% of the roof perimeter. If the gable features exceed 10% of the roof perimeter, the roof must be classified as "gable."</p> <p><b>Flat:</b> Flat roofs are defined as any roof with a pitch of 3:12 or less.</p> <p>Roof age and/or prior claim history at the risk location may require the policy/quote to be issued with minimum deductible limits or settlement options depending on state and product.</p> <p>Please refer to the Ineligibility Message for details on how to proceed or what is required to be submitted for exception.</p> <p><b>Acceptable Documentation:</b> Recent home inspection including roof conditions, roof inspection, prior carrier inspection including roof conditions, real estate listings, property appraisals, closing documents, home permits, and storm mitigation certificate.</p>

<b>Roof Exclusion</b>	<p>Roof Exclusion endorsement is only available in the DP1 program with ACV Loss Settlement and Water Damage exclusion.</p> <p>The roof exclusion endorsement is available for 1 policy term and requires a signed exclusion form.</p> <p>The roof must be replaced within the 1st Term.</p>
<b>RPM Quote Availability</b>	<p>Leads and quotes remain available in RPM for 90 days from the date they were originally created. Accessing or editing a quote does not extend the original 90-day period. While in "Lead" status, the policy number begins with an "X"; leads will be impacted by any changes to product availability.</p>
<b>RPM Quote Window</b>	<p>The effective date quote window is a rolling 30 days</p>
<b>Scheduled Personal Property</b>	<p><b>Underwriting Approval:</b></p> <ul style="list-style-type: none"> <li>- All schedules are subject to Underwriting approval.</li> <li>- Total schedules equaling 50% or more of Coverage C must be approved by Underwriting prior to binding.</li> </ul> <p>Items cannot be lumped together ("Guns", "Tools", "Jewelry") - they must be individually listed.</p> <p>Appraisals or a bill of sale are required for Jewelry \$5,000 or greater (other categories may vary); appraisals should be no more than 3 years old, and a bill of sale should be no more than 1 year old.</p> <p>Schedules are not acceptable for risks that are occupied on a seasonal basis.</p> <p><b>Jewelry:</b> Items should include a full description of the item, including setting, metal (with carat value), and all stones (e.g., cut, color, clarity, and carat).</p> <p><b>Guns:</b> Description should include a Serial Number.</p> <p><b>Fine Arts:</b> Only original works of art may be classified as "Fine Arts."</p> <p><b>Items not eligible:</b> motor vehicles; tractors; trailers; clothing; furniture; medical devices (e.g. hearing aids) &amp; depreciable items (e.g. phones and TV's)</p> <p>Any items classified as "Other" will need to be referred for UW for review.</p> <p>Please have the supporting documents available to assist in the approval process for any applicable question(s) listed below:</p> <ul style="list-style-type: none"> <li>- Has the agent inspected the item to verify its existence and condition?</li> <li>- Are photos available of the item(s)?</li> <li>- What is the amount of the schedule?</li> <li>- Where have the scheduled items been insured previously?</li> <li>- Do you have appraisals less than 3 years old, or a bill of sale for all items valued at \$5,000 or higher?</li> <li>- Does the property have an active fire/burglar alarm?</li> <li>- Where are the items secured while not in use? i.e. Safe, Safety deposit box</li> <li>- How often is the jewelry worn?</li> <li>- Does the insured have a safe on premises?</li> </ul>
<b>Sinkhole Coverage</b>	<p>In states where sinkhole coverage is optional, policies cannot be issued with sinkhole coverage unless specific requirements are met. To qualify for this coverage, a geological engineering report must be completed at the customer's expense, confirming there is no evidence of an active sinkhole on the premises. The property must also be free of any interior or exterior stair-stepping or cracks on the walls, sidewalk, or driveway.</p>
<b>Solar Panels</b>	<p>Solar Panels permanently attached to the home are considered part of the Dwelling - Coverage A.</p> <p>Permanently installed to an other structure - Coverage B.</p> <p>We do not accept Free-standing Solar Panels or Solar Arrays.</p> <p>Homes with Solar Panels and Solar Water Heating systems are eligible. Homes with Solar Roofs, or Solar Shingle/Tile Systems where the roof cover is designed to collect solar energy are not eligible at this time.</p>

	<p><b>Solar Panel Coverage Options:</b></p> <ul style="list-style-type: none"> <li>- All policies exclude Section I Solar Panels, Solar Roofs, and Solar Water Heating Systems. All policies include a Section II Limitation for these items of \$25,000.</li> <li>- Section I coverage can be purchased through the Solar Panel(s), Solar Roof(s) and Solar Water Heating System(s) Coverage – Property Coverage Only endorsement. The limit of Section I coverage can be added in increments of \$1,000 not to exceed 20% of Coverage A.</li> <li>- Section II coverage limitation will be removed if property coverage is purchased and either the solar panels or solar water heating system do not provide and or store electricity, or if they do provide or store electricity, they also have a rapid shut off installed by a licensed professional.</li> </ul> <p><b>Rapid Shut Off:</b> Solar panels that store or provide electricity, when turned on, are always collecting energy from the sun. In the event of a power outage from a storm, a fire, or other event, those solar panels are still flowing electricity unless there is a rapid shut off device installed which immediately turns off if the power is off. Rapid shut off devices are required for solar panels installed in 2017 and later by the Electrical Code. **Available in AL, TN, MS, LA, GA, AZ</p> <p><b>Manufactured Homes:</b> Homes with Solar Panels, Solar Roofs and Solar Water Heating systems are not eligible. All policies exclude both Section I and Section II coverage for Solar Panels, Solar Roofs, and Solar Water Heating Systems.}</p>
<b>Transfer of Policy Ownership</b>	Transfer of policy ownership (assignment) is not allowed. The policy must be rewritten in the new owner's name and qualify as new business.
<b>Underwriting Requests/ Correspondence</b>	<p>Underwriting requests and notices are sent to agencies through the RPM diary feature. An email notification will be sent to the designated recipient(s) as set up by the agency whenever a new diary message is available for viewing.</p> <p>To review the diary, double-click on the policy number to open and read the diary message. If a response is required, please reply to Underwriting via the same diary entry and attach any necessary documentation. Using this method keeps all relevant documentation together, ensures responses aren't overlooked, and allows for faster review times.</p> <p>Please remember to check your diary messages regularly and discard any completed tasks.</p>
<b>Unconventional Building Style or Materials</b>	<p><b>Unacceptable Risks:</b></p> <ul style="list-style-type: none"> <li>- Risks constructed with unconventional building materials or with unusual building features are unacceptable risks.</li> </ul> <p><b>Examples:</b> earth homes, historical homes, dome/geodesic home, underground structures, storage container homes, structures built over water, modified manufactured homes, DIY construction.</p> <ul style="list-style-type: none"> <li>- T-Lock (Interlocking) shingles are unacceptable.</li> </ul> <p><b>Eligible Risks:</b></p> <ul style="list-style-type: none"> <li>- Asbestos siding and shingles are acceptable but must not be cracked, broken, peeling or chipping.</li> <li>- A-Frames, Log homes and Barndominiums (homes renovated from a barn {partial usage as a barn is still acceptable}) are eligible for coverage but must meet all other UW guidelines.</li> <li>- Purchased Storage Units - can be written as DP1 - Not a Residence.</li> </ul>
<b>Uploading Documents to RPM</b>	<p>Agents should upload supporting policy documents, such as Fortified Home verification and exclusion forms, directly into RPM. To upload documents, go to the Documents tab within a policy or quote, then click on "Add a Document" in the lower right-hand corner. This is particularly useful for large files or color photographs that cannot be emailed.</p> <p>For additional training, view our webinar, "The Documents Tab in RPM", available at <a href="http://fromthetower.thig.com">fromthetower.thig.com</a>.</p>
<b>Vacant Homes</b>	<p>Vacant homes are eligible in our DP1 program with no term limit.</p> <p>Vacant manufactured homes must also be written in the DP1 program.</p> <p>Vacant homes valued over \$500K must be submitted to Underwriting to confirm current conditions. Additionally, vacant homes over \$500K will require proof of a central station burglar/fire alarm or a property/estate manager who visits regularly.</p>



<b>Wildfire Eligibility</b>	<p><b>Arizona Only:</b> When quoting new business, refer to Eligibility Messaging to determine if the property requires proof of "Defensible Space." If requested, proof should include photos showing clear space between the home and dead vegetation, trees, and other flammable materials. The home should also have non-flammable roofing, siding materials, mulch, etc. Clear photos of all sides of the home must be submitted for underwriting review.</p> <p>Homes classified as extreme exposure will not qualify and are not eligible for consideration or exception.</p> <p><b>All States:</b> Risks within 25 miles of an active brush or wildfire are not eligible for issuance. Risks previously affected by a brush/wildfire are also ineligible.</p>
<b>Wind Eligibility</b>	Refer to " <b>Coastal Eligibility</b> ".
<b>Window Units</b>	Window units should not be the sole heat source. A central heating system, permanently installed and thermostatically controlled, is required.
<b>Year Built</b>	<p>Completely renovated homes will continue to use the original year of construction for rating purposes, unless the county assessor has updated the year of construction.</p> <p><b>Manufactured Homes:</b> The "Year Built" should reflect the year the home was constructed. The "Model Year" can be entered under the "Model" field on the Underwriting tab.</p>