



PERSONAL LINES UNDERWRITING FREQUENTLY ASKED QUESTIONS (FAQ)

For complete details about the topics included below refer to our agent manuals and policy forms on RPM. For quick reference, please refer to the Coverage Comparisons also available on RPM. *Be sure to refer to RPM for the latest versions of these documents, which are frequently updated.*

TOPIC	DETAILS	
Acceptable Residence Types	H03 / DP3	Single-family residential homes; multi-family 2-4 (duplex/triplex/quadplex); townhome.
	DP1	Single-family residential homes; multi-family 2-4 (duplex/triplex/quadplex); townhome; condominium; or casita (<i>not</i> tiny, modular or mobile homes).
	MH	Mobile homes or manufactured homes; park models that are HUD certified and tied down
	Private Flood	For our stand-alone policy, residential types include conventional single-family residential home; townhome; row house.
Acreage and Isolation	For homes located on more than 10 acres, you must contact Underwriting for approval prior to submitting quotes. <i>Please have the following information available:</i> <ul style="list-style-type: none">• How many acres is the property?• Is there any farming or business conducted on the property at any time?• Are there any non-domestic or farm animals on the property? If so, how many?• If visibility cannot be determined with aerial photos, please obtain photos from the ground confirming that the home is clearly visible to neighbors. <i>For homes located in a Protection Class 10, a Central Fire Alarm is required.</i>	
	All products , isolation is defined as risks not visible to five (5) or more neighbors and/or more than 200 feet from a public roadway.	
Address Validation	If RPM is unable to validate the address, the address must be validated using latitude and longitude coordinates. <i>For more information, refer to our Reference Guide: Latitude/Longitude: RPM > Search > Support Docs - All > Keyword(s): LAT/LONG</i>	
Agent of Record (AOR) Change Requests	Tower Hill does <i>not</i> accept AOR changes. Policyholders wanting to change their agency will need to qualify as new business.	
Alarm Certificate	Copies of certificates for burglary and fire alarms or automatic sprinkler systems should be retained in the agency's files. Certificates should be dated within the past year; Underwriting may request a copy of the certificate for auditing purposes.	
	DP3: Central/Police Station Burglar Alarm credit is available with selection of the Limited Theft Endorsement.	
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. Once the policy is active, effective date changes cannot be processed; the agent must complete and submit a new quote. A cancellation request must be submitted to cancel the original submission. NOTE: <i>For home closings, the Submit on Hold feature can be used for effective date flexibility (see Submit on Hold section).</i>	
Bankruptcy, Foreclosure or Repossession	All products , Applicants who have had a bankruptcy, repossession or foreclosure within the past 7 years are <i>not eligible</i> .	

TOPIC	DETAILS	
Binding Authority	An agent's binding authority is 3 days (72 hours); the application must be submitted within this timeframe. Agents should not submit the application or bind coverage until all questions have been answered completely and the application is signed by the applicant. Agents signing the application must be appointed with the companies for which they submit business, and the appointed agent's name and license number must be included on the application.	
Cancellation Request	To request a cancellation on the insured's behalf, please use the Request Cancel feature within the policy in RPM.	
Construction Type	Frame	Exterior wall of wood or other combustible construction, including: wood ironclad; stucco on wood; plaster on combustible supports; aluminum or plaster siding over frame.
	Frame with Hardiplank	Exterior walls constructed of wood or other combustible construction with hardiplank siding.
	Masonry	Exterior walls constructed of masonry materials such as the following: adobe; brick; concrete gypsum block; hollow concrete block; insulated concrete form (ICF); stone; tile or similar materials; floor and roof of combustible construction (disregarding floors resting directly on the ground).
	Masonry Veneer	Exterior walls of frame construction veneered with brick or stone.
	Mixed (Masonry/Frame)	A combination of both frame and masonry construction is classified as <i>frame</i> , when the exterior walls of frame construction including gables exceeds 33.3% of the total exterior wall area; otherwise, classify as masonry.
	Superior Construction	To qualify as superior construction, the home's exterior walls, floors and roof must all be constructed of — and supported by — non-combustible materials such as: concrete block; poured concrete; brick; stone; metal; or gypsum. The <i>Superior Construction Verification Affidavit</i> is required as proof that the insured's dwelling meets the standards for superior construction. This affidavit is <i>not needed</i> on condominium risks over 6 stories.
	EIFS	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. EIFS is still considered an exterior wall material, so the policy should be rated based on the frame or masonry construction of the home.
Contents Exclusion	New Business: HO3 and MH policies written excluding contents coverage require a completed Contents Coverage Exclusion Notice , which must be provided when the application is submitted. NOTE: <i>The form must be signed by all listed insureds, as well as by the producing agent.</i>	
	Renewal Requests: The completed form must be received for Underwriting's review at least 15 days prior to the renewal effective date. Forms that are submitted incomplete or incorrectly will be declined. If the renewal premium is already paid, we will consider that as acceptance of the policy coverages for the renewal term. NOTE: <i>Due to statutory requirements, we are unable to accept electronic signatures from the insured(s) on coverage selection/rejection forms, such as voluntary wind or contents rejection forms. Forms are available on RPM [RPM > Search > Support Docs - All > Keyword(s): Contents Coverage Exclusion Notice].</i>	
	Homeowners (HO3)	Contents Coverage Exclusion Notice form required.
	Renters (HO4)	Not available.
	Condominium (HO6)	No form required.
	Dwelling Fire (DP3)	No form required.
	Manufactured and Mobile Home (MH) Owner Occupied	Contents Coverage Exclusion Notice form required.
	Manufactured and Mobile Home (MH) Tenant Occupied	No form required. Policy will default with contents excluded; however, coverage can be added in increments of \$1,000 up to \$30,000 or 30% of Coverage A, whichever is lower.

TOPIC	DETAILS	
Dogs and Other Animals	All Companies	Risks with vicious, dangerous, non-domestic, exotic, farm, riding animals, or any animal with a biting history owned by an insured or kept on the premises, are <i>not eligible</i> . Horses for <i>personal use only</i> may be referred to Underwriting for consideration.
	Dog Breeds	Eligibility: All breeds are <i>eligible</i> for all programs; however, liability coverage may be excluded. Liability Exclusion: For all products the following breeds, whether mixed or full breed, are <i>excluded from Liability Coverage</i> : Akita; American Bull Dog, Beauceron, Caucasian Mountain Dog, Chow; Doberman Pinschers; German Shepherd, Keeshond, Pit Bull; Presa Canario; Rottweiler; Staffordshire Terrier; Wolf Hybrid.
Dwelling Vacant or Unoccupied (30 or more days prior to purchase)	Dwellings that were vacant or unoccupied 30 or more days prior to purchase are <i>ineligible</i> for submission. To request review for approval to bind, a copy of the pre-purchase home inspection or 4-point inspection, along with photos of the home's interior, are required for review of the exception. Water and electricity must be on and tested; the results must be included in the report. Please provide verification of how and when the home will be occupied. If tenant occupied, we may request a copy of the signed lease agreement.	
Effective Date Changes	We are unable to amend the effective date of a policy once it is in <i>Active</i> status. To amend the effective date of the policy, you will need to cancel/rewrite the policy using the revised effective date. The Submit on Hold feature will allow you to submit a policy and change the effective date up to 10 days after the policy effective date, if necessary. <i>See the Submit on Hold section or refer to our document titled Quick Reference Guide: Submit on Hold (Keyword: SUBMIT ON HOLD).</i>	
Electrical	Required	Electrical system must be sufficient for the size of the home, grounded, and the main circuit board must be at least 100 amps.
	Ineligible	Stab-Lok, Federal Pacific, Sylvania, Challenger, and Zinsco circuit breakers and/or panels or fuses are <i>ineligible</i> for all programs. Aluminum single strand wiring, knob and tube wiring, and cloth sheathed wiring are also <i>ineligible</i> .
	<i>For more information, refer to our 4-Point Inspection Reference Guide (RPM >Search > Support Docs - All > Keyword: 4-Point).</i>	
Electronic Signatures	Accepted	We accept insurance applications or cancellation requests (when required during the Cancel Request in RPM) with an electronic signature of the insured, if provided by the agency.
	Not Accepted	We are <i>unable</i> to accept electronic signatures on coverage rejection forms that are required by Florida statutes: Contents Coverage Exclusion Notice form, Windstorm and Hail Coverage Rejection Notice form.
	NOTE: Agencies should establish appropriate security, authentication, audit and retention procedures when using an electronic signature service. Validation and authentication of the electronic signature is the responsibility of the agent of record.	
Endorsement Requests	Change Requests and Endorsements	Policy change requests and endorsements should be requested through RPM. Simply open the policy in RPM, make the change and then submit. Or to see the premium impact before submitting, click Rate to review before submitting. NOTE: Once a change is made to a policy, additional changes cannot be made prior to the effective date of the most recent change.
	Effective Date	Changes submitted through RPM can be backdated up to 5 days. If requesting to have a change backdated further to apply a credit such as Wind Mitigation or Alarm credits, please upload the request to the policy's Documents screen with "Windstorm Mitigation Verification Inspection Form" or "Alarm Certificates" selected as the Document Title. Backdating the credits is subject to review and system limitations. For any other change that cannot be submitted in RPM (where the coverage has been locked, for example), please upload the request to the policy's Documents screen with "Endorsement Request Required Documentation" selected as the Document Title. NOTE: Please include all instructions necessary to process the request correctly, including the desired effective date.
	Multiple Updates	Multiple changes can be submitted in the same request. If one change requires Underwriter review then all will be held for review.
	Processing	Some changes are processed immediately and a declarations page will produce; others require Underwriter review prior to issuance.
	Renewals	Changes will <i>not</i> automatically apply to a renewal term, if the renewal offer is already available in RPM. The change must be submitted in both terms. Be sure to check the "Open Renewal Term" box to update the renewal term.
	Supporting Docs	When supporting documentation is required, it should be uploaded within the Confirm Policy Changes screen that opens when requesting the change in RPM.

TOPIC	DETAILS
Entities	Several types of entities are eligible to be listed on our policies. These include trusts, life estates, and business entities such as LLCs, corporations or partnerships. <i>For more information, refer to our Policy Entities Reference Guide: (RPM >Search > Support Docs - All > Keyword: Entities).</i>
Exceptions	<p>New Business: 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 during quoting advising that the risk is <i>ineligible</i> 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.</p> <p>To request approval to bind, <u>please complete the quote in its entirety</u>, upload any required documents, then click Submit for Exception Review. If an exception is provided, Underwriting will update the quote status to <i>Approved</i>, 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 resubmit 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.</p> <p>Existing Business: 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".</p>
Excessive Liability Exposures	<p>Eligible: The following liability exposures are eligible, but are also excluded from liability coverage: Trampolines, skateboard ramps, bicycle ramps, tree houses, swimming pool slides, and diving boards. Policies with the Emerald Premier endorsement do provide liability coverage for trampolines, pool slides and diving boards. To be eligible for the Emerald Premier endorsement, these items must be in excellent condition.</p> <p>Ineligible: Policies with unprotected pools or spas are not acceptable in any program, even if coverage is excluded.</p>
Extending Liability	We are unable to extend liability from the policy for the insured's primary residence to other residences owned by the insured, unless there is a Tower Hill DP3 policy in force for the Section I (property) coverage for the other residence as well. Liability coverage may <i>not</i> be extended to DP3 policies written in the name of a business entity.
Flood Eligibility (Private Flood Program)	<p>Stand-Alone Policy</p> <ul style="list-style-type: none">• Available statewide-subject to county matrix.• No elevation certificate is required; elevation captured with number of stairs.• Midterm cancellations are subject to a minimum earned premium; Hiscox is 25% and RenaissanceRe is 50%. <p>Endorsement (the program is currently closed for new coverage)</p> <ul style="list-style-type: none">• Available on HO3 policy form.• Available in coastal counties.• No elevation certificate required for slab on grade risks; for a possible premium reduction, the elevation certificate can be added on elevated risks.• Can be <i>added</i> midterm with proof of expiring coverage.• Cannot be <i>removed</i> midterm. <p><i>For more information, refer to:</i></p> <ul style="list-style-type: none">• <i>Private Flood Program FAQs: (RPM >Search > Support Docs - All > Keyword: Private Flood)</i>• <i>County Matrices: (RPM >Search > Support Docs - All > Keyword: Matrix)</i>

TOPIC	DETAILS	
Four-Point Inspections	An <i>acceptable</i> 4-point inspection is required for any HO3 or DP3 risk over 30 years old. The 4-point inspection must be obtained prior to binding and uploaded to the documents tab of the quote before the application is submitted. The 4-point inspection must include photos of the roof; HVAC system; water heater with TPR valve (temperature pressure relief valve); all plumbing (under the sinks and washing machine hoses); and the electrical panel with the cover open. A 4-point is also required for HO3 and DP3 risks with Coverage A \$750,000 to \$999,999, 16–31 years, where full water is requested. 4-point inspections should be current. If a 4-point inspection is more than one-year old and indicates the home's roof, wiring, heating or plumbing system has less than a five-year life span, we may require either an updated inspection and/or that the item (i.e., roof, plumbing system, etc.) be updated. <i>For more information, refer to our 4-Point Inspection Reference Guide (RPM > Search > Support Docs - All > Keyword: 4-Point).</i>	
Homes for Sale	HO3 / HO6 / DP3 / DP1 Occupied	Risks that are for sale are not eligible, unless the home is the primary residence and rated as Primary Occupancy for the intended occupant (i.e., Owner for HO3; owner or tenant for all other programs).
	DP1 / MH Vacant	DP1 and MH Vacant homes are eligible if correctly rated as Vacant. NOTE: <i>MH policies where the occupancy changes from any of the following to another – owner, owner/tenant, tenant or Vacant – must be cancelled and rewritten as new business to modify occupancy.</i>
Homes Under Construction (New)	During any stage of the new home construction process, several coverage options may be available. Homes being built by the insured are <i>ineligible</i> for coverage, unless the insured is a licensed general contractor.	
	DP1	When rated as <i>vacant</i> the risk may be written on a DP1 policy with the Builder's Risk, Renovation and/or New Construction endorsement.
	HO3 / DP3	When the Dwelling Under Construction endorsement is included, the risk may be written as an HO3 or DP3 and the following restrictions apply: construction must be completed within the first policy term; home must be owner occupied upon completion; and the Dwelling Under Construction endorsement removed at time of occupancy. This endorsement is applicable to new construction only.
Homes Undergoing Major Renovations	Eligible	Homes that are vacant or undergoing major renovations are <i>eligible</i> for binding as a DP1 , DP1 Condo or MH policy. These risks must be rated as vacant to be eligible.
	Ineligible	Homes undergoing major renovations by the insured are <i>ineligible</i> for coverage, unless the insured is a licensed general contractor. These risks are <i>ineligible</i> for binding as a DP3 , HO6 or HO3 policy.
Homeowner Associations	Risks can be written on the HO3 , HO6 or DP3 policy form. When there is a Homeowners Association (HOA) and a master policy in place, the risk should be written on the HO6 Condominium Unit Owners Form. Condominium Owners Associations (COA) are governed by a statute that expressly states the responsibilities of the association, while the HOA responsibilities vary from association to association. It is the agency's responsibility to review the HOA master policy and make an informed decision on placement of coverage using the correct policy form.	
Inaccessible Risks	Dwellings not accessible by road are <i>ineligible</i> 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.	
Inspections	All HO3 , DP1 , DP3 and MH risks may be subject to an inspection. Once an application is submitted, an Inspection Notification will display the type of inspection that will be ordered, and the vendor. Risks 0-5 years, with a Coverage A less than \$2million AND square footage under 5,000 will not be inspected. Completed inspections are available within the policy on the Documents tab. Inspections are generally available within 30 days.	
	Exterior Only	Coverage A less than \$750,000; inspector will <i>not</i> make any prior contact.
	Exterior and Interior	For HO3, DP3 or DP1 risks with a Coverage A \$2Million and above OR 5,000 square feet and above, and risks 5+ years with a Coverage A \$1 Million to \$1,999,999 OR between 4,500 and 4,999 square feet an exterior/interior inspection is required. Advise accordingly and provide a daytime contact number on the application. The inspector will schedule an appointment for an interior inspection; the inspection must be completed within 30 days of the policy effective date. If the interior inspection is not completed within the required timeframe, the policy will be cancelled.
	4-Point	For HO3 and DP3 homes over 30 years, a 4-point inspection is required.

TOPIC	DETAILS	
Insurance to Value (ITV) and Replacement Cost	The ITV/Replacement Cost is not the sale price or market value of the dwelling. Instead, the insurance to value (ITV) determination is based on the risk's key characteristics. When quoting in RPM, the 360Value Replacement Cost Estimator (RCE) automatically calculates the value when the risk address is validated. If it doesn't calculate due to lack of data (i.e., new construction), review the prefilled data provided in the 360Value Key Characteristics section and update as needed. To help determine the accurate replacement cost, Underwriting will also review other value-related documentation (i.e., proof of renovations, etc.) provided. Agencies have the ability to modify the amount within a certain limit.	
Investment Properties	Our HO6, DP3 and DP1 programs allow up to 10 properties owned by an individual, corporation, or trust.	
Isolated and Protection Class 10 (PC10) Risks	Eligible	All Products: Risks located in a Protection Class 10 (PC10) are <i>eligible</i> as long as they are visible to neighbors, accessible year-round, and have a Central Station Reporting Fire Alarm. For MH risks, besides these guidelines the home must also be located within one-half mile of a paved road.
	Ineligible	Isolated risks are <i>ineligible</i> . Isolation is defined as risks not visible to five (5) or more neighbors and/or more than 200 feet from a public roadway.
Lapse in Coverage	New Business: Some lapses in coverage can be bound without underwriting review. Where the system requires an exception review by underwriting, be sure to complete the quote and upload any required documentation before submitting the exception. HO3 and DP3 policies with lapses greater than 1 year are <i>ineligible</i> and, no exception can be granted. Existing Business: When a policy has been cancelled and you are seeking to reinstate, use the Request to Continue Coverage option within the policy.	
Liability Coverage \$500,000	Liability coverage can be increased to \$500,000 midterm or at renewal if the following criteria are met, only if there have been no liability claims within the past 5 years.	
	HO3	Coverage A minimum \$250,000
	HO6	Combined Coverage A and Coverage C minimum \$70,000. The risk must be owner-occupied, and the policy cannot include the Unit Owners Rental to Others Coverage endorsement.
	NOTES: For HO3 , the Coverage E limit of \$500,000 is included with the Emerald Deluxe and Emerald Premier endorsement packages. For HO6 , the Coverage E limit of \$500,000 is available with Emerald Coverage when the risk is owner-occupied, and the combined Coverages A and C limit is \$70,000 or higher.	
Loss Settlement–Dwelling	DP3: Risks that are less than 31 years old are insured at Replacement Cost . Risks 31 years and older can be insured at Replacement Cost or ACV based on the Loss Settlement selection on the Policy tab in RPM.	
	DP1 and DP1 Condo: Loss settlement is at Replacement Cost Buyback by default for new quotes. ACV (dwelling) or RSPS (roof) may be required depending on the roof age; requirements vary by county. Underwriting approval is required if a lapse in coverage is more than 45 days OR the risk is a foreclosure purchase.	
	MH: Loss Settlement is ACV when tenant or vacant occupancy. When owner or tenant/owner occupancy, ACV is optional.	
Loss Settlement–Roof	HO3 / DP3 / DP1: The Windstorm or Hail Loss to Roof Surfacing Payment Schedule (RSPS) endorsement changes the Loss Settlement to an assigned schedule of depreciated value based on the age and material of the roof.	
	When and How Applied: HO3: RSPS endorsement is applied at renewal for shingle roofs over 15 years (effective 1/1/2025) and tile roofs over 20 years (effective 5/1/2025). It can be optionally added to homes with newer roofs. Requests to remove the RSPS endorsement for older roofs require a roof inspection with our authorized inspection vendor Don Meyler Inspections that shows the roof meets all the required guidelines for replacement cost eligibility. Don Meyler Inspections: (800) 469-0434 / https://windstorminspections.com/ • The roof inspection cost is between \$100 and \$200, depending on the home's characteristics and location. Each subsequent renewal will be issued with the RSPS endorsement, and will require recertification with a new roof inspection to remove it. DP3 / DP1: RSPS endorsement is <i>required</i> for shingle or other roof type over 15 years; tile over 20 years; or metal over 25 years. However, it can be optionally added to homes with newer roofs.	

TOPIC	DETAILS	
Lienholder	Entities or individuals must have a county-filed mortgage deed in order to be listed as a lienholder on the policy. Risks with more than two mortgages or liens are <i>ineligible</i> .	
Modular Homes	Modular homes placed on a concrete slab can be submitted on our HO3, DP3 and DP1 form. However, modular homes placed on blocks — even if they are enclosed underneath — are only acceptable on the manufactured home form. Since modular homes do not have a serial number, on manufactured home applications the word "modular" can be typed in the serial number field.	
Occupancy and Ownership	HO3	The risk must be owner-occupied either as their primary, secondary, or seasonal residence.
	HO4	Risk must be tenant occupied on an annual or seasonal basis. Risks located in assisted living facilities, any student housing including dormitories, sorority or fraternity houses or mobile homes are <i>ineligible</i> .
	HO6 / DP3	Risk may be owner; tenant; or owner/tenant occupied. Short-term rentals or risks which are owner/tenant occupied at different times of the year are <i>eligible</i> . The minimum rental period allowed is 3 days/2 nights. Policies will include coverage forms specific to the occupancy and rental exposure. <i>For more information, refer to our document titled Quick Reference Guide: Occupancy Guidelines HO6 & DP3 (Keyword: Occupancy).</i>
	DP1 / DP1 Condo	The minimum rental period allowed is 3 days/2 nights and the occupancy may be: owner; tenant; or owner/tenant occupied. NOTE: <i>Occupancy options also include vacant or under renovation.</i>
	MH	Risk may either be owner, tenant, or owner/tenant occupied. If occupancy changes during the policy term, the risk must be rewritten. NOTE: <i>Occupancy options also include vacant or under renovation.</i>
	Multiple Family	Risks that are owned or occupied by multiple families are <i>ineligible</i> on the HO3 form; these can be quoted on a DP1 or DP3 form. One insured should be listed as the Named Insured. Additional owners can be listed as: Additional Insured; described location and Additional Insured—Liability.
	Unmarried Insureds	Risks that are owned and occupied by unmarried insureds are acceptable if the individuals are a couple (i.e., engaged, partners). Please correctly answer all questions regarding the ownership, relationship and occupancy on the application or when submitting an endorsement change to add a second person. Each person must be a deeded owner or occupy the home full-time.
Open Foundation	For HO3 and MH risks, the foundation must be completely enclosed with brick, block, hardboard, or lattice, which is substantial enough to prevent access by children or animals. However, for Dwelling Fire (DP1 and DP3) risks with an open foundation are <i>eligible</i> with the applicable open foundation surcharge applied.	
Ordinance or Law Coverage	HO3	Quotes default to include 25% Ordinance or Law. We offer coverage limits of 10%, 25%, 50% and an exclusion. For existing HO3 policies, Form IL-0010 must be completed and signed by the insured in order to reject Ordinance or Law coverage or select the 10% limit; a copy of this form is included with all renewal offers.
	HO6	Quotes default to include 25% Ordinance or Law coverage. We offer limits of 10%, 25%, 50% and an exclusion.
	DP3	DP3 quotes do <i>not</i> include Ordinance or Law coverage as a default. However, the Ordinance or Law coverage can be amended to 10% or 25%.
Pilings/Stilts	Risks older than 2005 on concrete/wood pilings or stilts (pier foundation) are <i>not</i> eligible and must be referred prior to binding. NOTE: <i>No exceptions can be made for homes located over water.</i>	

TOPIC	DETAILS	
Plumbing	<p>The plumbing system and components must be in acceptable condition without evidence of leakage or corrosion; specific requirements are included below. In some cases, based on the prior loss history, risks may require limited or excluded water coverage in order to bind. Refer to the messages displayed in RPM when quoting.</p> <p>Where an exception is available to be requested, a complete, acceptable Plumbing System Certification Form is required to be submitted along with the coverage request. The form may also be required if requesting water coverage <i>for</i> a dwelling fire (DP3) risk which is more than 30 years old OR a Homeowners (HO3 / HO6) which is more than 40 years old.</p> <p><i>For more information, refer to our Water Damage Endorsements and Limitations Reference Guide (RPM > Search > Support Docs - All > Keyword: water.</i></p>	
	Supply Lines	The supply lines throughout the home (i.e., kitchen, bathroom, laundry, etc.) cannot be older than 10 years and must be braided stainless steel.
	Washing Machine Hoses	Washing machine hoses should be replaced after 5 years.
	Water Heater	The water heater must be in acceptable condition and less than 15 years old. A temperature/ pressure relief valve (TPR valve) and a properly installed drain pan are required. <i>NOTE: For HO4, water heaters can be up to 20 years old.</i>
	Plumbing Condition	Evidence of current or prior leakage in any area of the home from any household system or evidence of rust or corrosion on any plumbing lines, fixtures, valves or connections make the home <i>ineligible</i> .
	Polybutylene Pipes	Polybutylene pipes used in any part of the plumbing system result in the risk being <i>ineligible</i> . Replacement is required.
	PEX (Cross-ling Polyethylene Plumbing)	PEX plumbing is acceptable if the age of home is 2009 or newer, plumbing system is in overall good condition and it was installed by the builder.
	Replumb	A complete replumb (or replumbed) refers to completely replacing all plumbing supply lines, connections and valves with new materials throughout the dwelling, walls and foundation/slab. All plumbing features must be replaced with new materials to qualify as a replumbed system, including the following: main water shut off to the home; shut off to the water heater; supply lines and valves to sinks, toilets, laundry area and refrigerator/freezer. Replacing lines or valves only from the walls and/or foundation/slab is not acceptable.
Pool and Spa Fence Protection	<p>Homes with unprotected swimming pools or spas are <i>ineligible</i> in all programs.</p> <p>An unprotected swimming pool is defined as a pool lacking a permanently installed fence at least four feet high with a self-locking gate or door, wall or screened enclosure, or an above ground pool lacking stairs that can be removed or locked in the up position, to properly secure the pool area from unintended entry. The permanently installed fence, wall or screened enclosure must be in compliance with local ordinances.</p> <p>An unprotected spa is defined as a spa lacking a locking cover, permanently installed fence at least four feet high with a self-locking gate or door, wall, or screened enclosure to properly secure the spa area from unintended entry. The permanently installed fence, wall or screened enclosure must be in compliance with local ordinances.</p> <p>NOTE: <i>Removable child barriers, mesh fences or other non-permanent forms of pool protection are not acceptable.</i></p>	
Prior Claim(s)	All Products: Risks with a prior loss — other than weather-related — within the past 5 years at any location, whether paid or not, are <i>ineligible</i> for binding. Please review all messages within RPM as instructions may be provided where coverage modifications can allow a risk to be bound.	
Recreational Vehicles	Policyholders with recreational vehicles are eligible for coverage assuming that the vehicles are for personal use only and do not present an excessive liability exposure.	
Rescind / Reinstatement	To request to continue coverage on an eligible Underwriting non-renewal or cancellation, please use the “Continue” Coverage” feature within the policy in RPM.	

TOPIC	DETAILS	
Roof Covering	Eligible Material	For all products, <i>eligible</i> roofing materials include: asphalt shingle; clay/concrete/slate tile; metal (excluding tin), rolled, rubber, built up (tar and gravel), modified bitumen membrane and reinforced concrete roof decks. MH Only: we also allow TPO and PVC roof covers. NOTE: <i>Solar Roofs, or Solar Shingle/Tile Systems where the roof cover is designed to collect solar energy are ineligible.</i>
	Ineligible Material	All other materials than listed above, including wood shake, tin and asbestos, are <i>ineligible</i> .
	Age	<ul style="list-style-type: none">• For new HO3, DP3 and DP1 quotes, the <i>Year Roof Replaced</i> field pre-fills with data provided by Verisk.• For HO3 quotes, if the roof year is revised to be different than the year built or pre-filled <i>Year Roof Replaced</i> you will need to provide supporting documentation, such as property appraiser information, roof permit or windstorm mitigation verification inspection form.
	Condition	Regardless of age, the covering must be in acceptable condition and must not be worn or have unrepaired damages, including evidence of curling, lifting, buckling, patches, or broken tiles, shingles, or metal panels. There can be a maximum of one layer of shingles on the structure. Only replacing portions of shingles does not qualify as repaired damage. NOTE: <i>For MH, there can be two layers of roof cover if the top layer is metal.</i>
	Permit	Homes with roofs repaired or replaced that do not have the required permit and approval are <i>ineligible</i> .
Roof Shape	Hip or Gable	Risks that have roofs with gable features that exceed 10% of the roof perimeter should be rated as gable rather than hip. If more than 10% of the roof is flat, the risk does not qualify as hip.
	Flat	Homes with flat roofs are <i>eligible</i> in all programs
RPM Quote Availability	<ul style="list-style-type: none">• 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"; the lead will be impacted by any changes to product availability. However, this is not the case for a "Quote." NOTE: <i>To ensure capacity, be sure to convert the lead to a quote.</i>	
Schedules	Only items greater than \$1,000 can be scheduled. Schedules are <i>not acceptable</i> for risks that are occupied on a secondary or seasonal basis and all schedules are subject to Underwriting approval. The Emerald coverage options also provide coverage for items under \$1,000. <i>For more information, refer to our agent manuals and policy forms on RPM.</i>	
	Appraisal/Bill of Sale	An appraisal or a bill of sale is required on any item \$5,000 or greater; the appraisals should be no more than three years old, and a bill of sale should be no more than one-year old.
	Jewelry	Jewelry 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). For HO3 , blanket jewelry coverage can be purchased when the Emerald Premier endorsement has been applied.
	Fine Arts	Only original works of art may be classified as "Fine Arts."
	Increased Special Limits of Liability	The Coverage C Increased Special Limits of Liability endorsement is available and offers the following: up to \$5,000 for Jewelry, Watches and Furs; up to \$2,500 for Silverware, Goldware and Pewterware.

TOPIC	DETAILS	
Schedules (continued)	Items greater than \$30,000 or schedules equaling 50% or more of Coverage C must be approved by Underwriting prior to binding. When requesting consideration, please provide the following information, in addition to the amount of the schedule.	
	<ul style="list-style-type: none">• Where have the scheduled items been insured previously?• Do you have appraisals less than 3 years old, or a bill of sale for all items valued at \$5,000 or higher?• Does the insured have any claims?• Does the insured have an active fire/burglar alarm?• Where are the items kept while not in use?	<ul style="list-style-type: none">• How often is the jewelry worn?• Does the insured have a safe on premises?• Does the insured have a safety deposit box?• Has the agent inspected the item to verify its existence and condition?• Are there photos available of the item(s)?
Screened Enclosure Coverage – Windstorm/Hail	HO3 — RC	RC limit of \$5,000 up to \$50,000 is available. With the Emerald Deluxe endorsement, up to \$60,000 is available for RC Loss Settlement. For HO3 , with Emerald Premier endorsement, the coverage is included.
	DP3 — RC or ACV	Replacement Cost or Actual Cash Value (ACV) Loss Settlement is available with limits of \$5,000 up to \$50,000.
	DP1 — ACV	Actual Cash Value (ACV) Loss Settlement is available with limits of \$10,000 up to \$50,000.
Seasonal vs Secondary	A <i>seasonal</i> dwelling is one for which the home is unoccupied for <i>3 or more</i> consecutive months within any one-year period. A <i>secondary</i> dwelling is one for which the home is unoccupied for less than 3 consecutive months within a one-year period.	
Secured Community Credit	For HO3 and DP3 risks, a credit is available for homes located in secured communities (i.e., 24 hour-manned gates or passkey gates protect all entrances to the community). For HO6 risks, a credit is available if the building or complex is protected as required by the community.	
Sinkhole Inspection Request	For details on requesting sinkhole coverage, refer to our Quick Reference Guide: Sinkhole Coverage for HO3 and DP3 available on RPM. To request sinkhole coverage for homes with a Coverage A limit of \$750,000 or above, refer to the Sinkhole Coverage Guide for our high value risks. (<i>RPM > Search > Support Docs - All > Keyword: Sinkhole</i>)	
Smart Home Water Detection System Credit	<p>For HO3 policies, a Smart Home Water Detection System Credit is available in one of three levels: 5%, 10%, or 15%. The credit can be added to the policy in RPM and documentation supporting the level of credit applied should be retained in the agency's files. This credit must be added through RPM by the agent and can be added at any time.</p> <ul style="list-style-type: none">• Level 1 – Sensor based water leak detection system that notifies customers via mobile device/internet connection when a leak is detected.• Level 2 – Sensor based water leak detection system that automatically shuts off the main water supply to the home when a leak is detected.• Level 3 – Water leak detection system that assesses the flow of water through the plumbing and automatically shuts off the main water supply to the home when a leak is detected. <p>NOTES:</p> <ul style="list-style-type: none">• <i>Level 1 and 2 must have sensors located in the following areas of the home: All bathrooms, the kitchen, and utility rooms for washing machines and water heaters.</i>• <i>Levels 2 and 3 must be professionally installed.</i> <p>DP3 / DP1 / HO6 – these credits are currently visible and selectable in RPM, but will not reduce the premium until a future date.</p> <p><i>Change requests submitted to Tower Hill will be returned for the agency to process.</i></p>	

TOPIC	DETAILS
Solar Panels/Roofs	<p>HO3 / DP3 / DP1 Only: 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> <ul style="list-style-type: none">• All policies exclude Section I Solar Panels, Solar Roofs, and Solar Water Heating Systems. All policies include a <i>Section II</i> Limitation for these items of \$25,000.• <i>Section I</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 <i>Section I</i> coverage can be added in increments of \$1,000 not to exceed 20% of Coverage A.• <i>Section II</i> 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. <p>What is a rapid shut off? 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.</p> <p>MH: 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>
Submit on Hold	<p>For home closings, you have the option to use the Submit on Hold option (except for MH risks). When a quote is submitted using this option, we suspend policy issuance until 10 days after the policy's effective date. While the policy is on hold, you can withdraw and update the effective date, along with any other information that needs to be edited. If the policy needs to be issued prior to the “auto” issue date, you can use the Issue Now option.</p> <p>NOTE: <i>If the policy is withdrawn, the policy effective date can be backdated by up to 5 days from the date it is withdrawn. For more information, refer to our Quick Reference Guide: Submit on Hold (RPM > Search > Support Docs - All > Keywords: Submit on Hold)</i></p>
Subscriber’s Agreement and Power of Attorney	<p>Each policy requires a signed Subscriber’s Agreement and Power of Attorney. This document should be signed via one of the following preferred ways which will immediately and directly update the policy to reflect we have received the member’s agreement:</p> <ul style="list-style-type: none">• Electronically directly from RPM. It will automatically be sent if using the e-Sign feature for the Application.• Online through the Customer Portal – once logged in, members will be prompted to accept the Terms and Conditions• Through QR Code link sent on welcome letter. When accessed, this will direct to an online agreement to the Terms and Conditions. <p>If submitting the physical copy, the document should be uploaded to the RPM file in the Documents Tab under the document type, “Subscriber’s Agreement and Power of Attorney”. It can also be emailed to towerexchange@thig.com with the policy number included in the subject line.</p>
Total Renovation	<p>For totally renovated homes, we will continue to use the original year of construction for rating purposes. A renovation year credit is available, if acceptable documentation demonstrates that a residence has been totally renovated; the credit will be added by Underwriting and will be based on the year of the oldest system. Total renovation requires completely new electrical, plumbing (above the slab), HVAC, roof and window systems. The renovations must be verified by a certified inspector based on an on-site inspection.</p> <p>NOTE: <i>Complete documentation (5-point inspection) should be submitted to Underwriting prior to binding.</i></p>
Transfer of Policy Ownership	<p>A transfer of policy ownership is <i>not</i> allowed. The policy must be rewritten in the new owner's name and qualify as new business.</p>

TOPIC	DETAILS
Underwriting Requests and Correspondence (RPM Diary Feature)	<p>Underwriting requests and notices are sent to agencies through the RPM Diary feature. Email notifications are sent to agencies when a Diary message is available for viewing. <i>Be sure to check the Diary messages regularly and discard completed tasks.</i></p> <ul style="list-style-type: none">• To open and read a Diary message, double-click the policy number.• Respond to Underwriting through Diary where additional information or documentation is requested.• The Diary task and responses remain a permanent record at the policy level.
Unconventional Building Style or Materials	<p>Risks constructed with unconventional building materials or with unusual building features are <i>ineligible</i>. Examples include the following: historical homes; log homes; A-frame homes; dome homes; asbestos siding; underground structures; or structures built over water.</p> <p>NOTE: <i>Exterior Insulating Finishing System (EIFS) is only acceptable for homes 2002 or newer.</i></p>
Uploading Documents to RPM	<p>Upload policy documents, such as Windstorm Mitigation Forms, directly into RPM. Select the Documents tab, then click “Add a Document” in the lower right-hand corner. Uploading required documents prior to binding will ensure that you do not receive unnecessary diaries requesting the information. For newly issued policies, uploading documents on the policy’s Documents screen alone will not typically create a task for Underwriting review. Make the changes, click the Submit Changes button, and attach supporting documentation within the Confirm Policy Changes screen.</p>
Vacant Occupancy	<p>Vacant homes are only eligible for coverage through our DP1, DP1 Condo and MH programs.</p>
Water Damage Coverage	<p>Water Damage Coverage options vary by program for HO3, HO6, DP3, DP1 and MH risks. Messaging in RPM will indicate if a review is required. If an Exception request is submitted for water damage coverage, we will review claims history and plumbing conditions as deemed appropriate. .</p> <p><i>Refer to our Reference Guide - Water Damage Endorsements & Limitations for details: (RPM >Search > Support Docs - All > Keywords: Quick Guide Water).</i></p>
“What if?” Coverage Changes	<p>If you want to know what the premium change would be if you modified coverages or changed a deductible, you can rate these changes online. Open the policy in RPM and make necessary changes, then simply click the Rate button and the revised premium will be displayed.</p> <p>NOTE: <i>The premium displayed is the annual premium. If you would like to make the change, please process a policy change.</i></p>
Wind Mitigation Credit Form	<p>For risks written with the optional Wind Mitigation Credit(s): Opening Protection, Roof Covering; Roof Deck Attachment; Reinforced Concrete Roof Deck; Roof to Wall Connection; and/or Secondary Water Resistance, you must provide a copy of the completed OIR-B1-1802 (Rev 01/12) Affidavit (Uniform Mitigation Verification Inspection Form in RPM) at the time of binding. You can upload forms on the Documents tab for the policy or quote in RPM.</p>
Wind or Hail Exclusion (and NOT in Wind Pool)	<p>All homes excluding wind coverage that are <i>not</i> located in the Citizens Wind Pool, require the following:</p> <ul style="list-style-type: none">• A completed Windstorm and Hail Coverage Rejection Notice form.• A letter from the mortgagee(s) on official letterhead, if applicable, which must be provided at the same time the application is submitted.• The form must be signed by all listed insureds, as well as by the producing agent. Due to specific statutory requirements, we are unable to accept electronic signatures <i>from the insured(s)</i> on coverage selection/rejection forms such as voluntary wind or contents rejection forms. <p>Risks Owned by an Entity: If the risk is owned by an entity (i.e., trust, LLC, LLP, etc.) a written statement rejecting wind and hail coverage is required. The written statement should include the following and be signed by the entity’s legal representative: risk location address; policy number; entity name; entity address; and verbiage from the wind rejection form. When possible, the statement should be provided on the entity’s letterhead.</p> <p>Changes to this Coverage: Changes to an existing policy to add or remove wind cannot be processed. In order to change this coverage, the risk needs to be rewritten as New Business, subject to all new business guidelines.</p> <p>NOTE: <i>The form is available on RPM (RPM > Search > Support Docs - All > Keyword(s): Windstorm and Hail).</i></p>