

# Quick Reference Guide

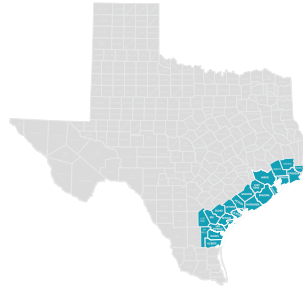
## Texas

### Limits (Maximum TIV)

\$10,000,000

UW approval required for:

- Over \$6.5M (JM/MNC/FR/MFR)
- Over \$5M (Frame/NC/LMF)



### Locations

#### Tier 1 and Tier 2 counties

Closed: Brooks, Cameron, Hidalgo, Kenedy, and Willacy

Tier 1		Tier 2	
Aransas	Jefferson	Bee	Liberty
Brazoria	Kleberg	Fort Bend	Live Oak
Calhoun	Matagorda	Goliad	Orange
Chambers	Nueces	Hardin	The Woodlands
Galveston	Refugio	Jackson	Victoria
Harris	San Patricio	Jim Wells	Wharton

### Deductibles



Named Storm: 2% | 3% | 5% | 10%  
Tier 1 minimum: 2%



All Other Wind Hail: \$10,000 | \$25,000 | \$50,000 | \$100,000 | Minimum \$10k when TIV <\$500k; \$25k when TIV >\$500k



AOP: \$2,500 | \$5,000 | \$10,000 | \$25,000

Minimum Named Storm Deductible - Distance to Coast, Construction Type			
DTC	Frame/NC/LMF	JM/MNC	FR/MFR
0-1 mile	10%	5%	2%
1-2 miles	5%	3%	2%
2-25 miles	3%	2%	2%
25+ miles	2%	2%	2%

### Occupancies

Class	Conditions
<b>Artisan Contractor</b> ( <i>Building Construction   Trades   Lawn Maint</i> )	No heavy or hazardous equipment
<b>Entertainment/Athletic Facilities</b> ( <i>Day Spa   Convention Center   Non-Profit Clubs   Golf Courses   Fitness Clubs</i> )	Golf Courses: building coverage only   No contents, turf, or business income coverage
<b>Habitational</b> ( <i>Apartments   Condos</i> )	5+ units per bldg   Frame pre-2001 wind-only, pre-1950 ineligible, min NS ded 3%, max TIV \$5M
<b>Health Care*</b> ( <i>Animal Hospitals   Medical/Dental Labs   Hospitals &amp; Nursing Homes   Rehab Facilities</i> )	No per item valued >\$500k
<b>Offices*</b> ( <i>Banks   Medical/Dental   Law   Psychiatric</i> )	
<b>Restaurants</b> ( <i>Bakery   Bars &amp; Taverns   Breweries &amp; Distilleries   Restaurants - Casual, Fast Food, Fine Dining</i> )	Min bldg \$750K (if Cov A applies)   AOP if YB 2000 and newer; otherwise wind-only
<b>Retail*</b> ( <i>Clothing &amp; Apparel   Furniture   Home Improvement   Pharmacy (CVS/Walgreens)   Mixed Use Center - LRO</i> )	Mixed Use Center (LRO) - if majority restaurant, use restaurant class
<b>Schools &amp; Municipalities</b> ( <i>Fire Dept   Government Buildings   Police Stations   Schools - primary/secondary</i> )	No schools that teach ineligible classes (i.e. welding)
<b>Services</b> ( <i>Animal Shelters   Daycare Centers   Printing &amp; Signs   Self-Storage Warehouse</i> )	Wind only: Self-Storage - no boats or RVs
<b>Wholesale</b> ( <i>Building Material Dealers   Hardware &amp; Tools   HVAC   Wholesale with refrigeration equipment</i> )	No contents or BI   Wind only: lumber sales >25%, electronic appliance, media storage, moving & storage, warehouses

\* Indicates a Target Market

## Building Guidelines

100% Replacement Cost Value required; minimum \$250,000 building value

Wind only coverage available if the following conditions exist:

- No system updates (plumbing, electrical, HVAC) and YB >25 years
  - Roof updates are required

All Other Perils (AOP) coverage available if:

- Wiring, Plumbing and HVAC have been updated within the last 25 years
- Windows, Doors, and Sliders ACV form (SMB 422) applies for buildings over 25 years

Vacant buildings are not eligible for any coverage

Frame/Non-Combustible/Light Metal Frame construction within 1 mile of the coast is ineligible

Roof Guidelines			
Roof Cover	RCV	ACV	Roof Age Restriction
Asphalt Shingles	0-11 years	12-20 years	>20 years
Built-Up With Gravel	0-11 years	12-20 years	>20 years
Built-Up Without Gravel	0-11 years	12-20 years	>20 years
Single-Ply Membrane	0-11 years	12-20 years	>20 years
Single-Ply Membrane Ballasted	0-11 years	12-20 years	>20 years
Light Metal Panels	0-11 years	12-20 years	>20 years
Clay/Concrete Tiles	0-11 years	12-20 years	>20 years
Slate	0-11 years	12-20 years	>20 years
Standing Seam Metal	0-11 years	12-20 years	>20 years

This guide is a general summary of our program; consult the Product Guide for additional details.

## Contact Velocity



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