



**Conifer
Insurance
Company**

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Texas HomeValue ✓

Desired Risks

- Manufactured Homes or Dwellings where pride of ownership is apparent including older, smaller homes which might be in need of paint or minor repairs.
- Owner Occupied – The insured must occupy the dwelling on a primary, full-time basis.
- Rental – The insured uses the dwelling to rent to others.
- Seasonal – The insured occupies on an intermittent basis and is not used on a permanent basis.
- Vacant – Manufactured Homes or Dwellings which are unoccupied on a temporary basis for repairs, renovations or held for sale. If the dwelling has been vacant for more than one year, contact underwriting for approval.

Guidelines for acceptable risks

- All applications must be submitted via the website and adhere to the guidelines. A signed acknowledgement by the insured must be retained by the agent.
- Manufactured Homes or Dwelling must be insured for market value less the value of the land.
- Policies may not be transferred or assigned.
- Prior claims history will be verified by an outside vendor
- Risks over \$200,000 of Coverage A are subject to underwriting approval.
- Risks cannot be backdated by an agent. A risk can be backdated up to 7 days by request to underwriting.

General Information

Cancellation not permissible on any of the mandatory coverages in the policy. The entire policy must be cancelled. Send all cancellation requests by using the Cancellation Request form that

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must be signed by the insured. Earned premium is on a pro-rata basis. Endorsements need to be sent to the Risk Manager by using a Change Request form, signed and dated. Additional premium on a policy shall be computed on a pro-rata basis using rates in effect at the policy term effective date.

Definition of Terms

Policy terms are all 12 month in length and will be renewed for successive terms based upon the premium rates in effect on the renewal date. Updated forms and endorsements editions applicable on the renewal date must be part of the policy.

Mortgagee Billed Policies

New Business may be billed to the mortgagee, however money must be received within 60 days of the policy effective date or the policy will be cancelled for nonpayment of premium and subject to additional fees.

Premium or Form Revision

Any premium revision will be made in accordance with the following procedures:

The effective date of such revision shall be announced by the Company and shall be applied to any policy or endorsement in the manner outlined in the announcement of that revision.

A policy may not be endorsed or cancelled and rewritten for the sole purpose of taking advantage of a change in premium.

Unless otherwise stated at the time of the premium revision, the current forms and endorsements must apply to all the terms of the policy to which the premium revision applies.

Rounding Rule

All premiums on the policy and endorsements shall be rounded to the nearest whole dollar. Premiums of fifty cents or more shall be rounded to the next higher whole dollar.

Waiver of Premium

When a policy is endorsed after policy inception, the amount of additional or return premium that may be waived is \$5.

Transfer or Assignment

Transfer or Assignment of interest in the policy for any reason will only be allowed if prior written permission is received from the Company.

Claims

Report all claims to the Home Office at 877.263.6468. 24 hours a day 7 days a week. No claims are to be assigned or adjusted by the agent.

Quoting/Binding/Issuing

All quotes are done at portal.ConiferInsurance.com. You can quote and bind each risk on the portal. A binder can be printed, emailed from our site or saved by you. Once ready to issue, you can issue the quote yourself. The policy print will come to you via email immediately. All quotes and policies can be accessed at any time. All invoices, notices, policy print and cancellations can be searched for or retrieved from the portal.

Do not increase or bind coverage

No new or increased coverage can be bound when a tropical disturbance, designated by the United States National Weather Service is in the Gulf of Mexico or within the boundaries of 80 degrees west longitude and 20 degrees north latitude, until all watches have been removed or the company has lifted the non-binding restriction.

Binding authority is suspended when the threat of wildfire is within 50 miles of the risk. When the wildfire is 80% contained binding is allowed.

Loss History

- Risks found to have prior losses and that have not been repaired are subject to reduction or removal of coverage or cancellation of the policy.
- Any prior fire, theft or liability loss in the past 3 years will be subject to approval prior to binding if coverage is being requested on risk.

Do not Bind

- Property that is condemned due to condition, is under construction, or is undergoing a major renovation.
- Those that have prior open/unresolved claims or existing damage which has not been repaired.
- Any risk containing knob and tube wiring or cloth covered wiring. Any risk with less than 100 amp service.
- Any risk without the service of any utilities.

- Any risks that is completely isolated and not easily accessible.
- Any premise in which business is conducted, inclusive of farming or ranching.
- Unconventional construction i.e. domes, hand hewn logs, kits.
- Condos or multi-unit risks unless both sides are occupied and owned by the same owner. Townhomes without a firewall between units.
- Risks with more than 2 lienholders.
- Risks in the name of a business or corporation unless for the purpose of landlord rental property.
- Portable buildings, Barns and Farm buildings.
- Salvaged Manufactured Homes.
- Risks with a secondary roof that is not self-supporting.
- Roofs that are flat or made of slate, wood shingle, copper, tile or any wood roofs with an overlay.
- Rubberized Roofs or any other unique roofing materials
- Risks that are not tied down and blocked in accordance with state and local requirements.
- Risks in foreclosure.
- Any applicant who has filed a bankruptcy within the past 3 years or has not been discharged or dismissed.
- Vacant risks may be insured for an initial 12 month term and may be renewed upon approval by the Risk Manager. The risk cannot have been Vacant for more than 3 months prior to initial policy term.
- Any applicant convicted of arson or insurance fraud.
- No liquid fuel-powered space heaters or any heat reclaiming devices in risk.
- No polybutylene pipes.
- Explosive or flammable materials are not stored on premises.
- Brush clearance is more than 350 feet around the risk.
- Risks backdated more than 7 days.

Payment Plans and Fees

Full Pay or Mortgagee Billed - No billing Fee

25% down Payment with 3 installments

- paid by check - \$8 billing fee
- paid by recurring EFT - \$2 billing fee

16% down with 10 monthly installments

- paid by check - \$8 billing fee
- paid by recurring EFT - \$2 billing fee

Cancellation Fee - \$5

Reinstatement Fee - \$5

MGA Policy Fee - \$40 for up to 5 locations on one policy

MGA Policy Fee will increase when the number of locations exceeds 5 on one policy

Return/Hot Check Fee - \$15

Prior Loss Damage

If the risk has had a claim from a loss and has not been repaired by the next renewal the Company may non-renew the policy or exclude certain coverages.

Surcharges

All risks will be inspected after issuance and could be surcharged based on that inspection.

First Tier

All Risks on the first tier or the Harris county CAT area exclude wind and hail and will have SI0140 attached. The agent must get this form signed by the insured and returned to us within 5 days of policy issuance or the risk will be cancelled.

Cancellations

If a policy is in force for more than 30 days we will not flat cancel a policy. After 30 days we will only back date a cancellation 3 months for duplicate coverage with another carrier.

HomeValue Program

Coverages	
Dwelling	\$1,000 to \$300,000
*Personal Property	0 to 100% of Dwelling limit
Adjacent Structures	10% or 20% of Dwelling limit
ALE (Optional)	10% of Dwelling limit
VMM (Optional)	Dwelling limit
Theft (Optional)	\$1,000 \$5,000 or \$10,000
***Water (Optional)	\$1,000 \$2,500 or \$5,000
**Liability (Optional)	\$25k \$50k \$100K \$300k
Medical Payments	\$500 or \$1,000

Deductible	1% 2% 3% 4% 5% - minimum \$500
Square Footage of Risk	Up to 3500
Fare Rental (Optional)	Tenant risks 4% or 7%
First Tier or Harris CAT Area	All risks exclude Wind/Hail coverage
Occupancy	Owner, Seasonal, Tenant, Vacant
Risk Types	Dwellings or Manufactured Homes
Policy Form	ISO DP-1 Actual Cash Value
Glass (Optional)	Unscheduled Glass
Metal Roofs effective 6/1/17	Acceptable with a Sublimit of \$3,000
Non Structural Hail Endorsement	Mandatory on all locations

***Seasonal dwellings cannot exceed 50% of dwelling limit. No personal property allowed on Vacant risks.**

**** Animals, trampolines, pools are excluded in the policy. These coverages can be added by endorsement for a sublimit of \$10,000 and an addiotnal premium charge. Animals with a history of aggressive behavior will not be eleigible for coverage.**

**** Must submit documentation for \$300,000 of libility coverage. Such as for personal umbrella etc.**

*****Water coverage is not available to Manufactured Homes**

Policy Forms

Form	Description	
DP 0001 1202	DP1 Form	Mandatory
DP 0142 0214	Texas Special Provisions	Mandatory
DP 0414 1202	Additional Living Expense	Optional
DP 0441 1202	Additional Insured	Optional
SI 0109 0115	Contract of Sale	Optional
SI 0163 1116	Limited Theft Coverage	Optional
SI 0140 0116	Wind/Hail Exclusion	Mandatory in First Tier
DP 0312 1202	Wind/Hail Deductible	Mandatory
SI 0101 0115	Animal Liability Exclusion	Mandatory unless SI0102
SI 0102 0115	Animal Liability	Optional
SI 0103 0115	Pool Liability Exclusion	Mandatory unless SI0104

SI 0104 0115	Pool Liability	Optional
SI 0105 0115	Trampoline Liability Exclusion	Mandatory unless SI0106
SI 0106 0115	Trampoline Liability	Optional
SI 0107 0115	Roof Exclusion	Optional
SI 0108 0115	Water Coverage	Optional
DL 2401 1202	Personal Liability	Mandatory if Liability purchased
DL 2411 1202	Premises Liability	Mandatory if Liability purchased
DL 0142 1212	Texas Special Provisions – Personal Liability	Mandatory if Liability purchased
DL 2542 0212	Texas Special Provisions – Personal Liability	Mandatory if Liability purchased
SI 0110 0115	Consumer Bill of Rights English – Texas	Mandatory
SI 0112 0115	Texas Amendatory Endorsement	Mandatory
SI 0113 0115	Unscheduled Glass	Optional
SI 0114 0115	Privacy Policy	Mandatory
SI 0115 0115	Texas Complaint Notice	Mandatory
SI0124 0415	Medical Payments	Mandatory if Liability purchased
SI0125 0617	Non-Structural Hail	Mandatory
SI0119 0915	Loss Settlement for Wind/Hail to Roof Surfacing	Deleted 7/1/19
SI0123 0117	Changes to Your Policy	Mandatory on Renewals
SI0120 0117	Metal Roof Sub Limit	Mandatory
CIHOTX18341018	Intentional Loss Exclusion	Mandatory
CIHVTX11 440407	Outbuilding Exclusion	Optional
CIHVTX11 380722	Exclusion Building Component	Optional