



Underwriting Guidelines State of Texas

Our proprietary Lloyd's of London Commercial Property program is available on both Basic and Special Form.

Maximum TIV Available:

Per Account: \$2,000,000

Additional Coverages Available:

- > Mold
Can be excluded, \$10,000
- > Water Backup
Can be excluded, \$5,000, \$10,000, \$15,000
- > Ordinance & Law
Cannot be excluded, 10% / 25%
- > Theft
Can be excluded
- > Property Enhancement Endorsement
Can be excluded

Deductibles Available:

All Other Perils:

\$1,000 / \$2,500 / \$5,000 / \$10,000

Windstorm/Hail Coverage Deductible:

1% / 2% / 3% / 5%

Property Distance To Coast Restrictions:

None

Minimum Premium

\$250

Valuation can be either Actual Cash Value or Replacement Cost Value.

The following counties in Texas do not have wind/hail coverage or named windstorm coverage available:	Wind/Hail is excluded in following Texas Counties below	
	TIER 1	TIER 2
	Aransas	Bee
	Brazoria	Brooks
	Calhoun	Fort Bend
	Cameron	Goliad
	Chambers	Hardin
	Galveston	Harris
	Jefferson	Hidalgo
	Kenedy	Jackson
	Kleberg	Jasper
	Matagorda	Jim Wells
	Neuces	Liberty
	Orange	Newton
	Refugio	Victoria
	San Patricio	Wharton
	Willacy	