

STANDARD CASUALTY

TDP-1 Manual Rules Effective: 04/01/16 (New); 05/01/16 (Renewal)

A. ACCEPTABLE RISK

1. Property must be in an insurable condition, well maintained, and show "Pride of Ownership."
2. Owner Occupied including Secondary and Seasonal (must be occupied a minimum of five months per year).
3. Tenant Occupied

B. UNACCEPTABLE RISK

1. Individuals which are delinquent on mortgage payments
2. Commercial Property
3. Vacant Property
4. Asbestos Siding (may be acceptable if ACV & values under \$100,000; submit for approval)
5. Risks with Adjacent Structures in poor condition (may be acceptable if structure excluded)
6. Private Dwelling converted from Commercial Property
7. Apartment or Boarding Houses and/or Tri or Four-Plexes
8. Portable Building, i.e., Morgan Building, Pacific Yurts
9. Risk in high vandalism areas
10. CPL on tenant occupied dwellings that have Window Burglar-Bars and/or where the applicant/policyholder is other than an individual
11. CPL where the occupant has any of the following Animals: Exotic Animals or Wildlife, Livestock, Poultry or Horses (may be acceptable with signed SC-XAL-H001 - Animal Exclusion Endorsement)
12. CPL where the occupant has any of the following Canine types:
 - i. Pit Bulls, Chows, Dobermans, Rottweiler's, German Shepherds, and other breeds developed for aggressive behavior.
 - ii. Application must include species, breed, and weight of any dog over 30 pounds.

A signed SC-XAL-H001 - Animal Exclusion Endorsement may bypass the canine restrictions.
13. Unprotected risk that is not visible from another dwelling
14. Properties without utilities connected.

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15. Substandard Electrical service (i.e. "tube & knob", fuse boxes or aluminum wiring)
16. Mobile Home
17. Roofs with the following characteristics (may be acceptable with increased deductible or Exclusion):
 - a. Tar & Gravel, Slate, Clay Tiles, Expensive Metal Roofs
18. Properties with Wood Shingles or any roofing over Wood Shingles
19. Primary Heat Source
 - a. Fireplace
 - b. Wood burning stove
 - c. Space heater with open flame (i.e. Dearborne)

C. SUBMIT FOR APPROVAL

1. Risks that have been previously uninsured (agent must first inspect inside/outside of property prior to risk being bound). This does not apply to new purchases if effective date of coverage is the purchase date.
2. Risks previously insured under "Forced Placed" or "Single Interest" Coverage. This type of coverage does not constitute "Prior Coverage" since coverage only applies to interest of the lending institution; not the property owner.
3. Individuals having a Bankruptcy and/or Repossession within the past 5 years.
4. Any individual with more than 1 weather related & 1 non-weather related loss within the past 3 years.
5. Any individual with any Fire and/or Liability Loss
6. Dwellings with Metal Siding and/or Metal Construction
7. ACV Policies: Accounts where Applicants request a value greater or lower than the dwelling's ACV and/or Market Value less Land Value.
8. RCV Policies: Accounts where Applicants request a value either greater or lower than the dwelling's RCV and/or where the RCV is greater than 2X's the Market Value less Land Value.
9. Risks that fall outside Underwriting Guidelines parameters.

D. INSPECTIONS

All properties will be inspected within 30-60 days of the policy's effective date to ensure

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acceptability and the cost will be charged to the applicant. If deficiencies are discovered that make the risk unacceptable, the underwriter will endeavor to offer a solution(s) to address the deficiencies so to avoid cancellation.

Inspections will be reordered every 4 years or as needed.

E. CLAIMS HISTORY

Applicants with the following claims history are UNACCEPTABLE RISKS:

1. History of habitual claims filing
2. If applicant has ever had insurance cancelled due to claims or moral hazard

F. WINDSTORM EXCLUSION

1. Property located in Tier One are ACCEPTABLE RISK only if Windstorm Coverage is excluded
2. Application must have signed TDP-001 Windstorm, Hurricane, and Hail Exclusion Agreement Form attached.

G. COVERAGE LIMITS

1. DWELLING MAXIMUM \$350,000
(\$150,000 Maximum if PC 7 – 10)
2. CONTENTS
 - a. Maximum without Replacement Cost 40% of Dwelling
 - b. Maximum with Replacement Cost 60%
 - c. Maximum if Tenant Occupied \$1,500 (Appliances Only - ACV)
3. DEDUCTIBLE
 - a. Minimum 1%
 - b. Discount for Higher Deductibles
 - c. Min. Ded. for dwellings located in 2 Tier 2%-5%
4. PREMIUM
 - a. Minimum premium is \$175, plus policy and/or inspection fees
 - b. Credits cannot reduce premiums below the \$175 minimum premium
5. Policy Fee: \$85.00 (Fully Earned)

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6. CATASTROPHE FEE: \$50 (Fully Earned) – Only applicable if risk is located in 2nd Tier Counties

7. Rural Fire Department Fee: \$1.50

H. MANDATORY CREDITS

1. Credit for Hail Resistant Roofs

- a. Must be allowed on existing business which qualifies. SCC will follow the State Guidelines. Please see the Personal Lines Manual for more information.
- b. Must be accompanied by the TDP-022 Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail.

I. CREDITS & SURCHARGES

1. Credits (30% Maximum)

A. Age of Dwelling : Up to 25%

B. Credit for Loss Experience : 5% (0 non-weather related losses in previous 3 years)

2. Surcharges

A. Age of Roof :

B. Flat or Low Pitch Roof Surcharge

C. Age of Dwelling

D. Misrepresentation Surcharge

E. Lapse in Coverage

F. Unrepaired prior damage

J. ENDORSEMENTS

1. TDP-004 – Mold, Fungi or Other Microbes Coverage (25%, 50% or 100%)

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- 2. SC-RC-TDP01 – RCV Dwelling Endorsement
- 3. SC-LRC-TDP01 – RCV Dwelling\ACV Roof Endorsement
- 4. **NLDP01- Enhanced Partial Loss Endorsement**
- 5. SC-RCPP-TDP01 RCV Personal Property Endorsement
- 6. SC-XR001– Roof Exclusion (no charge)
- 7. SC-XADJ001 – Building Exclusion (no charge)
- 8. SC-AP-TDP01 - Additional Insured Perils & Limited Water Damage

Available Limits:

- \$2,500
- \$5,000
- \$10,000

- 9. WBU-001 – Water Back-Up or Overflow Coverage (\$1,500 Limit)
- 10. Comprehensive Personal Liability (Medical payments to others is \$500)

Available Limits:

- 25,000
- 50,000
- 100,000
- 300,000

- 11. SC-FAL-0001 – Firearm and Animal Liability Limitation
- 12. SC-ERC-TDP01 – Extended Replacement Cost. (Available if written in conjunction with SC-RC-TDP01)
- 13. SC-IG-TDP01 – Inflation Guard (Increase percentage set by company on 12/31 each year)

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14. SC-XHM01 – Exclusion of Cosmetic Damage to Non Hail Resistant Metal Roofs Coverings Caused by Hail
15. SC-XAL-H001 – Animal Injury Exclusion – Mandatory if insured has vicious animals and/or livestock
16. SC-Tramp0001 – Trampoline Exclusion
17. SC-ORL01 – Overlay Roof Limitation
18. SC-XP-HO1001 – Exclusion-Swimming Pool, Spa or Pond
19. SC-XATV0001 – ATV Exclusion
20. **TAME-DF – Mandatory Appraisal Endorsement**

The following is a list of Acceptable State Endorsements:

TDP-001, TDP-004, TDP-009, TDP-010, TDP-017, TDP-020, TDP-022, & TDP-026

Please note that final acceptance of the risk is determined by the Underwriter