

Underwriting Reference Guide

Real Estate Investor



Coverage Options*

Property		Liability		
Up to \$1,000,000		Up to \$1,000,000 per occurrence, \$2M annual aggregate		
Available Deductibles				
AOP		Wind or Hail		
Up to \$50,000		Up to 10%		
Payment Plans				
Full Pay	2-Pay: down payment + 1	4-Pay: down payment + 3	Monthly: down payment + 10	Mortgagee Billed

Eligible Property Types

- Non-owner occupied single-family houses, townhomes, duplexes, triplexes, fourplexes and condos[^]
- Rental, vacant, and limited renovation properties
- All properties can be insured on a single policy**

Ineligible Locations

- Owner occupied properties
- Condemned or uninhabitable properties
- Commercial properties
- Apartment buildings or complexes, student and subsidized housing
- Mobile or manufactured homes
- Short term rental
- Properties classified as a recovery home or living home/facility
 - halfway house, alcohol, or drug rehab facility

Ineligible Construction

- Properties constricted unconventional design and/or material
- Exterior insulation and Finish Systems (EIFS) construction
- Properties built in 1925 or prior
- Roof age over 40 years old
- Properties listed on the national historic registry
- Risks undergoing major renovation with any of the following present:
 - Repairs exceeding 50% of the property value
 - Removal of load-bearing walls or demolition of two walls
 - Room additions
 - Any outside openings not completely secured

Ineligible Conditions

- Properties with existing mold, fire, or water damage
- Properties with the presence of any asbestos
- Properties with aluminum wiring, pigtail wiring from aluminum to copper, knob and tube or open wiring

Product Availability⁺

- Available nationwide, except:
 - State of New York
 - Padre Island, TX
 - Monroe County, FL



Contact a Team Member

	Main Line	972-855-3560
	Toll Free	877-744-3660
	Underwriting	underwritingart@msimga.co
	Claims	claimsprocessing@msimga.com
	Agency Services	agencyservices@msimga.com

Make a Payment

Payment Address

MSI
P.O. Box 210788
Bedford, TX, 76095

Overnight Payment Address

MSI
951 Blvd 26
North Richland Hills, TX 76180

**We'll automatically charge the payment method on file for any remaining plan installments until the policy is cancelled.*

***Please maintain on file if applicable*

Footnotes:

*Subject to minimum limits

+Additional geographic restrictions may apply by program

[^]Up to four units

**Subject to underwriting eligibility