

Underwriting Reference Guide

Homeowners - Builder Program



Coverage Options*

Coverage A	Coverage B	Coverage C	Coverage D
Up to \$1.5M	Up to 125% of Coverage A	Up to 125% of Coverage A	Up to 100% of Coverage A
Available Deductibles [†]			
AOP		Hurricane	
\$500, \$1,000, \$2,500, 1%		2%, 3%, 5%	

Inspection

- inspection completed at 5 years of age or at underwriter discretion

Liability

- Prohibited Dogs:** Akita, Pitbull (Staffordshire Bull Terrier, America Pitbull Terrier, American Staffordshire Terrier, Bull Terrier), Chow, Rottweiler, Wolf Hybrid, Malamute or any mixed breed containing any of the aforementioned breeds or any dog with bite history or aggressive tendencies[^]

The following are ineligible for coverage:

- Livestock or saddle animals
- Business or commercial exposure[#]
- Trampolines, diving boards, and slides^{**}
- More than three dogs

Construction

- 1-2 unit dwellings acceptable
- 2-family dwelling acceptable if owner occupied
- Homes 1-2 years in age

The following are ineligible for coverage:

- Siding:** Asbestos, EIFS, wood shingles or shakes
- Dwelling built on stilts, pylons, posts, open foundation, or other similar structural supports
- Historic district or historical marker homes
- Log homes, manufactured home, mobile homes
- Any dwelling under construction/major renovation
- Earth homes, dome homes, or dwellings built with irreplaceable materials

Electrical, HVAC, Plumbing, & Roofing

- Electrical panels:** Risks with Federal Pacific, Zinsco, Challenger, Stab-lok, & Sylvania panels are ineligible and require replacement
- Gas Space Heaters attached by wall mounting or gas lines as a primary heating system is ineligible, unless:
 - UL approved
 - Meets local building codes
 - Approved by the local building inspector
 - Thermostatically controlled

The following are ineligible for coverage:

- Fireplace, woodstove, or portable heating device used as primary source of heat
- Plumbing:** Polybutylene or PBX plumbing
- Roof:** metal, wood, asbestos, T-Lock, atlas chalet, Masonite, flat, rolled, and tar
- Electrical:** Risks with less than 100 amps - fuses/knob/tube wiring or risks with any electrical hazards
- Aluminum wiring

Footnotes:
⁺State specific
^{*}Central alarm system needed when Cov. A exceeds \$1M
[^]Does not apply in states that prohibit policies to be underwritten based on dog breed
[#]home office - no foot traffic is acceptable
^{**}Some states allow netted trampolines
⁺⁺Rental with the Landlord Endorsement is not available in all states

Location

- Protection Class:** 9-10 homes are ineligible
- Homes in new communities which are not yet rated by ISO will default to a PPC 5 until an ISO rate is established

Applicant

- Personal trusts are acceptable

The following are ineligible for coverage:

- Property in the name of an Estate, titled to a partnership, corporation or any other corporate entity

Secondary/Seasonal/Rental Dwellings

- Secondary home must be owner occupied 3 months of the year
- Only single-family dwellings can be rented and require the addition of the landlords endorsement^{**}

Pools & Other Structures

- All pools must meet minimum state/city building codes
- Unfenced in-ground pools are ineligible. The fence must be 4' high with a self-latching gate with the latch at least 4' high
- Above-ground pools must be enclosed with a fence and self-latching gate or have removable or retractable ladders for pools without a fence

The following are ineligible for coverage:

- Unfenced in-ground pools
- Pools with slides or diving boards

Contact a Team Member

	Billing	844-994-4601	Claims	844-306-0752
	Underwriting	844-788-0163		
	Underwriting	PL-Underwriting@msimga.com		
	Inspections	HOinspections@msimga.com		
	Claims	claimsprocessing@msimga.com		
	Agency Support	agencyservices@msimga.com		

Make a Payment

Payment Address

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

Overnight Payment Address

MSI
 9151 Blvd 26, Suite 325B
 North Richland Hills, TX 76180

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