

# Underwriting Reference Guide

## Admitted Homeowners - Massachusetts



### Coverage Options

Coverage A		Coverage B*		Coverage C**		Coverage D		Coverage E	
\$350K - \$1.5M		10% of Coverage A		Up to 50%		20% of Coverage A		\$500K - \$1M	
Available Deductibles									
AOP					Hurricane				
\$1,000, \$2,500, \$5,000					\$1,000, \$2,500, \$5,000, 1%, 2%, 5%				
Optional Coverages									
Specified Coverage A Increase	Service Line Coverage	Home Systems Protection	Cyber Liability	Loss Assessment	Limited Fungi, Wet or Dry Rot, or Bacteria	Other Structures	Ordinance or Law		
Additional 25%	\$10,000 limit	\$50,000 limit	\$25K limit or \$50K limit available	Increased limits in increments of \$5K up to \$50K	Limits of \$25K or \$50K available	Max limit \$100K	Increased up to 25%		
Other Available Limits									
Pools & Other Structures: \$500K max liability limit <sup>#</sup>									

### Monomoy Enhancement Endorsement

- Inflation guard: 4%
- Refrigerated property: \$500 limit (\$100 ded.)
- Water back-up & sump: \$10k limit
- Personal injury increased
- Cov. C increased to 75%, when 50% is purchased
- Increased special limits of liability
- Extended theft coverage for residence premises occasionally rented to others
- Property coverage
- Additional living expense
- Lock replacement
- Debris removal
- Fire department surcharge
- Credit card coverage
- Loss assessment (Section I only)
- Identity fraud expense
- Special computer coverage: \$20k

This endorsement is automatically included at no additional charge

### Location

- **Protection Class:** 1- 9 eligible

### Inspections

- **Inspection Types:** Third party (\$45) or self inspection via email<sup>+</sup>
- **Homes newer than 40 years old:** Exterior inspection required
- **Homes older than 40 years old:** Interior/Exterior inspection required

Footnotes:

\*Additional limit available by endorsement

\*\*Subject to minimums

+Agent can opt out of the fee by providing a self inspection compliant with our requirements

^Contact Underwriting for additional scheduled items

### Applicant

- **Prior Claims:** Risk locations with a prior non-CAT weather related loss in the past three years are subject to underwriting review
- LLC's with no business exposure acceptable
- 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
- Risks locations with one or more prior non-weather-related claims in the past three years

### Scheduled Personal Property<sup>^</sup>

- **Fine Arts:** \$10K per item/\$25K per class
- **Jewelry:** \$15K per item/\$50K per class
- **Cameras<sup>+</sup>:** \$1,000 per item/\$7,500 per class
- Total schedule \$50,000 or Coverage C Limit, whichever is less
- Appraisal required for any item of \$5,000 or greater

### Contact a Team Member



**Billing** 844-994-4601    **Underwriting** 844-788-0163  
**Claims** 844-306-0752



**Underwriting** PL-Underwriting@msimga.com  
**Inspections** hoinspections@msimga.com  
**Claims** claimsprocessing@msimga.com  
**Agency Support** agencyservices@msimga.com

## Electrical, HVAC, Plumbing, & Roofing

- Central HVAC system required: must be <25 years old
- **Electrical Panels:** Risks with Federal Pacific, Zinsco, Challenger, Stab-loc, & Sylvania panels are ineligible and require replacement
- Risks with less than 100 amps - fuses/knob/tube wiring or risks with any electrical hazards are ineligible
- **Roof Type:** Asphalt must be <25 years old, metal <30 years old
- Wood/Coal/Pellet stoves must be professionally installed<sup>^</sup>
- **Plumbing:** We will accept PEX plumbing<sup>#</sup>

### The following are ineligible for coverage:

- Water heaters >15 years
- **Roof:** anything less than a 2:12, >10% flat over living area
- **Roof:** rolled tar, aluminum, tin, or corrugated metal

## Rental

- No more than 8 weeks<sup>^</sup>
- Renter must be at least 25 years of age
- No prohibited dogs, no functions, or events
- No swimming pools on property
- \*No short-term rentals (5 days minimum)

## Pools & Other Structures

- Attached pools should be included in the Coverage A limit - Pools are considered attached if either the pool/pool deck abuts the foundation of the home on any side, or the pool is attached to the dwelling by an enclosure

## Liability

- **Prohibited Dogs:** Akita, Alaskan Malamute, American Bull Dog, American Eskimo Dog, American Staffordshire Terrier, Bull Mastiff, Bull Terrier, Cane Corso, Caucasian Ovcharka, Chow, Doberman, German Shepherd, Giant Schnauzer, Korean Jindo, Olde English Bulldog, Pit Bull, Presa Canario, Rhodesian Ridgeback, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Thai Ridgeback, Wolf Hybrid, 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 are ineligible
- Business or commercial exposure ineligible\*
- Trampolines, diving boards, and slides are ineligible
- Risks with vicious or aggressive dogs or other animals are ineligible

## Seasonal / Secondary Dwellings<sup>^</sup>

- Must be owner occupied 3 months of the year
- Residential risks used for non-habitational purposes are ineligible
- Vacant or properties for sale are ineligible
- Surcharge of 10% applied - can be waived by applying surcharge waiver if risk meets criteria\*\*

## Construction

- **Homes Newer than 1925:** Require all systems to be updated or in sound condition
- **Homes 1850-1924:** Require full rehab down to studs
- **HO3:** Single-family homes only (In-law apartments occupied by family members within main structure acceptable)

### The following are ineligible for coverage:

- Homes built prior to 1850 are ineligible
- Constructed over water
- Dwelling built on stilts, pilings, or with open foundations
- Homes under renovation or construction

## 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.

Footnotes:

\*home office - no foot traffic is acceptable

<sup>^</sup>Supplemental questionnaire required

\*\*If waiver applied supplemental must be uploaded to policy #polybutylene and galvanized is ineligible