

Underwriting Reference Guide

E&S Affluent Homeowners

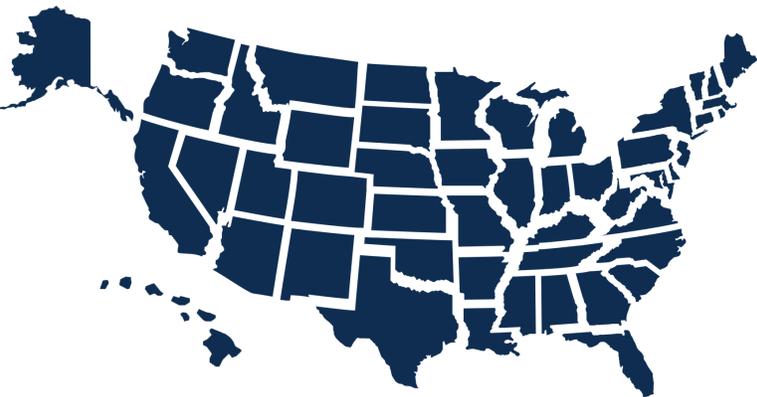


Coverage Options*

TIV [^]	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
\$300K - \$3M	Up to 100% of Coverage A	Up to 100% of Coverage A	Up to 30% of Coverage A	Up to \$1M	Up to \$10K
Available Deductibles					
AOP ⁺		Named Storm [^]		Wind and Hail [^]	
\$2,500 - \$100,000		1% - 10%		1% - 2%	

Available Nationwide

- Risks written on HO3 and HO5 policy forms is available in all 50 states and the District of Columbia



General Program Eligibility*

- Focus is on CAT-exposed single-family homes used as a primary or secondary residence, or a rental property
- Home must be a conventional design with full updates completed to the electrical, heating, and plumbing within the last 40 years
- Minimum Coverage A and Year of Construction are dependent on state
- Roof year eligibility is dependent on roof type
- LLCs and Trusts must be personally owned
- Age of water heaters in or above the living area ≤ 10 years

The following are ineligible for coverage:*

- High profile and target insureds
- Homes with aluminum or knob & tube wiring, or fuses
- Mobile or manufactured homes
- Vacant homes or risks undergoing renovations or in the course of construction
- PC 8B or 9 in CA or FL, and PC10s
- Homes built on wooden pilings/stilts in AL, LA, and MS
- Risks with frequent and repetitive non-weather losses
- Risks where there are two or more units that are attached
- Negligence related claims

*State exceptions apply
^Varies by State

Submission to Bind Process

To request binding of an eligible quote, please send the signed application and all necessary supplemental documentation to the underwriting inbox listed below. Bind requests are reviewed within two business days. Premium is due at binding and payment information must be entered prior to submitting for underwriting approval.

Supplemental Documentation

- Signed application
- Required E&S forms (affidavit, surplus lines forms)
- Wind mitigation report (<5 years old)
- Alarm certificate
- LLC, Trust or Estate questionnaire
- Unprotected home questionnaire
- Wildfire assessment questionnaire

Popular Optional Coverages*

- Extended Replacement Cost
- Identity Fraud
- Increased Ordinance or Law
- Loss Assessment
- Limited Fungi, Wet or Dry Rot, or Bacteria
- Sinkhole Endorsement
- Water Backup
- Personal Injury
- Coverage C Increased Special Limits
- Earthquake*

Contact a Team Member

	Billing	844-994-4601
	Underwriting	844-788-0163
	Claims	844-306-0752
	Underwriting	PL-Underwriting@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.

*Please maintain on file if applicable