

Underwriting Reference Guide

E&S High Net Worth

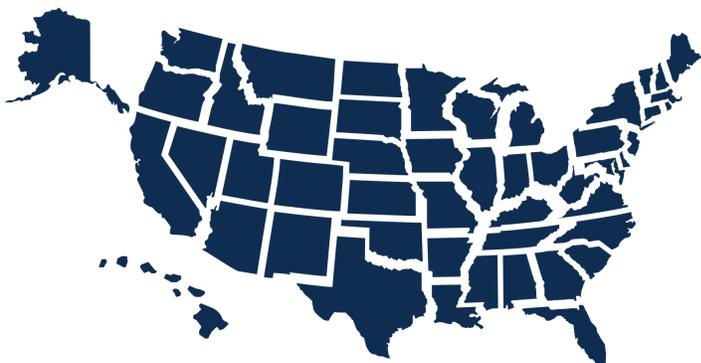


Coverage Options*

TIV	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
\$3M - \$10M	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 [^]		
\$2,500 - \$1M			1% - 10%		

Available Nationwide

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



General Program Eligibility*

- Single-family homes used as a primary or secondary residence, or a rental property
- High-profile clients subject to clean public and underwriting approval
- Must have central station fire and burglar alarm systems
- The home must have a conventional design with full updates completed to the electrical, heating, and plumbing systems within the last 40 years
- Must be located in ISO-rated protection class 1-8b
- Must have at least a 200-amp circuit breaker service
- Water heaters located in or above finished areas must be 10 years old or newer
- Roof year eligibility is dependent on roof type
- Low temperature monitoring for homes located in northern states if unoccupied for more than 30 days during winter
- LLCs and Trusts must be personally owned

The following are ineligible for coverage:

- Risks where more than 2 families reside
- Risks where there are 3 or more units that are attached
- Builder risks, course of construction, and vacant home occupancies
- Homes with aluminum or knob & tube wiring, or fuses
- Homes with cast iron, galvanized steel, lead, or polybutylene piping/plumbing
- Risks with frequent and repetitive non-weather losses
- Negligence related claims
- Rental property part of larger rent operations (insured ownership of 5+ rental properties)
- Risks located in PC10
- Home on wooden piers/pilings/stilts in AL, LA, and MA

Popular Optional Coverages*

- Extended Replacement Cost
- Coverage C Increased Special Limits
- Identity Fraud Expense
- Personal Injury
- Earthquake
- Increased Ordinance or Law
- Loss Assessment
- Water Back Up
- Limited Fungi

*Coverage options depend on state

Submission Process

To request a formal quote for an indication obtained in VIP, please forward the Quote Number, Underwriting Referral Form, and any relevant documents to the underwriting inbox listed below. Supplemental documentation outlined in quote approvals is due at time of binding. Premium is due at binding and payment information must be entered prior to submitting for underwriting approval.

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

*Subject to state/location
**Age roof restrictions apply

Contact a Team Member



Billing 844-994-4601
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 will automatically charge the payment method on file for any remaining plan installments until the policy is cancelled.