

Underwriting Reference Guide

E&S Mainstreet Homeowners

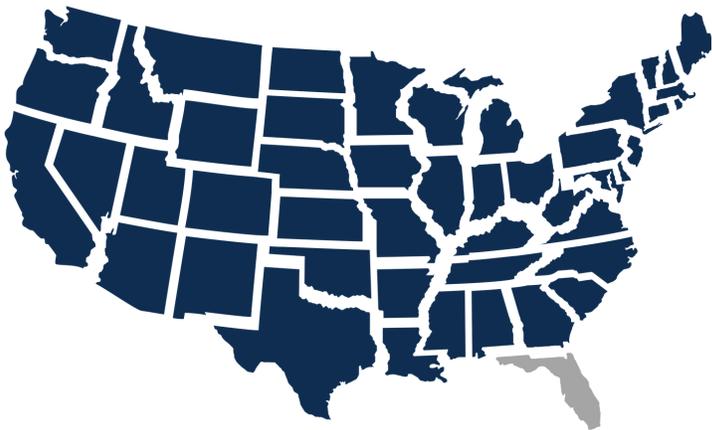


Coverage Options*

TIV [^]	Coverage A	Coverage B, C, and D	Coverage E	Coverage F
\$750K maximum	\$150K minimum	Limits available based on occupancy	Up to \$1M	Up to \$10K
Available Deductibles				
AOP	Wind and Hail [^]	Wind		
\$2,500 - \$100,000	1% - 2% minimum	Exclusion applies for all risks within 20 miles of the coast (TX to NC)		

State Availability

- All States except AK, FL, and HI



General Program Eligibility*

- Focus is on homes that do not fit the traditional markets due to occupancy, claim history, or other risk characteristics
- Risks with older roofs[#]
- Plumbing types of cast iron, galvanized steel, lead, and polybutylene[#]
- Risks located in a PC9 and PC10
- Lapses less than 180 days
- Properties with minimal wildfire risk
- Homes undergoing the course of construction and major renovations
- Vacant Properties

The following are ineligible for coverage:*

- High profile and target insureds
- Homes with aluminum, cloth, or "live" knob & tube wiring
- Mobile or manufactured homes
- Risks with fuses or with less than 100-amp circuit breaker service in any electrical panel
- Builders Risks exceeding the project length of a year or named insured acting as GC
- Adverse possessions, bank-owned properties, or cloud on title
- Negligence-related claims

*State exceptions apply
[^]Varies by State

[#]Policy limitations may apply based on risk characteristics

Submission to Bind Process

To request binding of an eligible quote, please send the signed application and all necessary supplemental documentation to the underwriting email 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 forms)

Popular Optional Coverages*

- Water backup - up to \$5,000 limit
- Limited fungi, wet or dry rot

Additional coverage options and endorsements to be available soon

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*