



Aggressive Insurance[®]

Texas Specialty Homeowners Program

Program Type – Tier 2 Surplus Lines

Homeowners

Policy Prefixes & Terms

T2A - Annual Policies

Aggressive offers a special program of coverage for homeowners in southern parts of Texas. This is a surplus lines, limited coverage program for properties in the following counties:

Counties Eligible for Coverage:

| | | |
|-----------|-----------|----------|
| Bee | Harris | Live Oak |
| Brooks | Hidalgo | Orange |
| Fort Bend | Jackson | Victoria |
| Goliad | Jim Wells | Wharton |
| Hardin | Liberty | |

Harris County risks which are NOT eligible for coverage in the Texas Windstorm Pool may also be written

Payment Methods

Aggressive offers many sensible payment methods to help policyholders manage their budgets. Here are some key features:

- Premium may be paid at inception
- Quarterly payment available
- Monthly equal-payment plan helps manage household budget
- Mortgagee (escrow) payment available

Discounts Requiring Underwriting Documentation

- Central Fire & Burglary Alarm Discount
- Age of Home
- Hail Resistant Roof
- Senior Discount
- Claim Free Renewal Discount

Aggressive is offering the following coverage's:

- Basic Homeowners Policy
- Replacement Cost Options
- Buildings valued to:
 - \$500,000 in Protected areas
 - \$200,000 in Unprotected areas
- Personal Liability up to \$300,000 per occurrence
- Scheduled Personal Property coverage available.

COVERAGES LIMITS AND OPTIONS

| Coverage | PHO-00-01 |
|---|---|
| A – Dwellings in Protection Classes A & B | Minimum - \$50,000 Maximum - \$500,000 |
| A – Dwellings in Protection Classes C & D | Minimum - \$50,000 Maximum - \$200,000 |
| A – Other Structures | 10% of Coverage A |
| B - Contents | 40% to 60% of Coverage A |
| B – Property Off Premises | 10% of Contents Coverage B |
| C – Personal Liability | Minimum - \$25,000 Maximum \$300,000 |
| D – Medical Payments | Minimum - \$500 Maximum \$5,000 |
| Loss Of Use | \$1,000 |

Optional Coverage Endorsements

• Replacement Cost on Dwelling

Form PHO-99-01 provides replacement cost on dwelling; however the risks must be insured to at least 100% of replacement cost to qualify for replacement cost coverage.

• Replacement of Personal Property

Form HO-101 provides replacement cost on contents. When added to HO-01 form, coverage increases to 60% of Coverage A.

• Residential Glass Coverage

Form HO-105 provides up to \$100 coverage per pane of glass with no deductible, on an un-scheduled basis. Scheduled glass is not available.

• Increased Limit on Jewelry, Watches and Furs

The Special Limit of Liability on a named perils basis (HO-110) for jewelry, watches and furs under Coverage B (Personal Property) is increased from \$500 to the limit shown on the declarations page for this endorsement. Maximum limit is \$5,000.

• Scheduled Personal Property

All-risk coverage is available through form HO-160 for certain classes of personal property:

- Jewelry
- Furs
- Silverware
- Fine Arts (no breakage)
- Cameras
- Musical Instruments (non-pro)
- Stamp and Coin Collections
- Golfers Equipment

All items require a complete description. For jewelry this information includes the type of metal and all stones' cut, carat, color and clarity.

An appraisal, less than 10 years old is required on each item valued more than \$2,500.

The maximum to be insured in any category is \$5,000.

Suspension of Binding for Weather Events

A designated tropical storm or hurricane is a windstorm identified as a tropical storm or hurricane by the United States Weather Bureau. Advance notice of hurricane and named storm binding suspension is generally posted on our Home page.

Producers may not bind coverage. Coverage may only be bound through submission to the Company's electronic system or by written authority of the Company's staff underwriters.

As a matter of policy, binding is suspended under these conditions:

1. If a tropical storm or hurricane warning or watch is issued in any Tier One or Tier Two county, then binding is suspended for this **entire program collectively**
2. Binding shall remain suspended until reinstated by the Company. Producers will be notified when binding is resumed either in writing, by phone or through Aggressive's website.

Similarly, binding authority will be suspended for any area that is the subject of a tornado or severe weather warning issued by the National Weather Service.

INELIGIBLE RISKS

- **Acres in excess of 10 acres** – occupied and/or unoccupied
- **Applicants** Risks previously cancelled for underwriting reasons by the Company. However, if the condition causing the cancellation has been resolved, a rewrite may be offered by an underwriter.
Applicants owing unpaid premiums or other charges to the Company or to Aggressive.
Convicted of insurance fraud, including arson.
- **Business** conducted on premises (including childcare), except incidental office
- **Dwellings and Premises Condition** Dwelling or Other Structures with dry rot, excessive peeling or in need of paint, broken or boarded windows, disrepair or existing damage.
Dwelling or premises in need of maintenance.
Evidence of settling (cracks) in structure (including prior damage).
In the course of construction or renovation.
No debris, abandoned vehicles, outside appliances, or other liability hazard.
Slab damage (including minor damage).
- **Heating** Wood Burning stoves or portable space heaters (example – electrical) as the primary source of heat.
Other open flame heat sources, which require the homeowner to handle the fuel (example kerosene stoves).
- **Loss History – Prior 36 months**
(This rule is applicable to New Business Only)
Applicant with a liability loss cause by an intentional act.
Property to be covered having more than three (3) Non Weather Related losses/claims during the previous 36 months.
Multiples of the same type of loss may affect eligibility.
Any open or unsettled claims.
Prior damage that has not been repaired.
- **Named Insured other than individuals:**
Associations, Corporations, Partnerships, and/or Limited Liability Corporations
- **Occupancy** Risks occupied by other than the Named Insured; or his/her mother, father, son, daughter, grandparent or grandchild; and/or Additional Insured(s) named in the HO-301 endorsement.
- **Pets and Non-Domestic Animals** Liability for loss caused by animals is not covered under the policy used for this program.
- **Plumbing** Cast Iron, galvanized or interior water supply pipes made of lead.
- **Pools, Pool Equipment, Hot tubs or similar water exposures**
(This restriction does not apply to lakes, rivers, and/or similar public water exposures.) Any with Diving Boards or Slides, Any not completely enclosed by a permanent fence with a height of at least four (4) feet.
Any fence or enclosure with a non-locking gate(s).
Have wire, iron, or board fencing that can be easily crawled through.
Any in disrepair, empty or with standing water.
- **Property subject to coastal or water exposure:**
Property located in Harris County, east of the boundary line of State Highway 146, except with Wind Exclusion:
 - Within the city limits of Seabrook (Harris County), TX or
 - Within the city limits of LaPorte (Harris County), TX or
 - Within the city limits of Shoreacres (Harris County), TX or
 - Within the city limits of Pasadena (Harris County), TX or
 - Within the city of Morgan’s Point (Harris County), TX.
- **Risk located over water are not eligible.**

- **Roof** Composed of Flat, Gravel, Rolled Material, Wood (all or part), Clay or Slate Tile, Custom-crafted Metal such as copper, zinc or “designer” materials.
Multi-layered (An exception may be granted for a two layer roof providing that it is a composition over composition or metal over composition and the top layer is in like new condition).
Excessive wear, including cupping and/or curled shingles.
Shingles in need of repair or replacement.
Fasteners, flashing and/or vents in need of repair or replacement.
Tree limbs contacting roofing material.
- **Structure Types** Modular, Manufactured or Mobile Homes.
- **Unconventional Design or Construction** Unique design and construction including earth, dome, log, aluminum/plastic/steel siding, metal and certain custom/architecture designs.
- **Vacancy** Vacant or unoccupied by Insured. Exception: newly purchased and the insured will occupy within 30 days of the effective date.
- **Wind Coverage** All risks written in TWIA-eligible areas must be written without wind coverage.
- **Wiring** Systems which include fuses, aluminum wiring, knob or tube wiring, less than 100-amp service or exposed wiring.

CONTACT INFORMATION

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CUSTOMER SERVICE

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Fax - (866) 424-9510

CLAIMS SERVICE

Phone – (877) 585-2849MST
Fax – (877) 452-6909

PAYMENT SERVICES

Automated Inquiry – (877) 634-8533 (24 x 7)
CC & E-Check Payments – (877) 634-8533 (24 x 7)
Online – www.PayAggressive.com

MARKETING

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