

RHP General Agency | 888.432.9393 | RPS.Houston2.Underwriting@rpsins.com

Program Highlights: Dwelling Fire DP-1 and DP-3

- Types of occupancy:
 - Condo units
 - o Seasonal dwellings
 - o Short-Term Rentals
 - Secondary homes
 - o Owner occupied.
 - o Tenant occupied.
 - o Tenant and Owner mix Occupancy.
- Minimum/Maximum Dwelling Limit: \$100,000 to \$750,000 Class 1 to 8 or \$100,000 to \$350,000 for 9 & 10
- Optional Coverage B and Other Structures: 20% of Dwelling
- Optional Personal Property: 50% of Dwelling
- Optional Fair Rental: 20% of Dwelling
- Optional ALE: 10% of Dwelling available on DP-3 Owner Occupied risks
- Optional Theft: with DP-3 form \$5,000 up to Dwelling limit.
- Optional Water: with DP-3 form \$5,000 up to Dwelling limit.
- Optional General Liability: Available limits up to \$1M. Swimming pool liability up to \$100k (condos excluded)

Areas Open for business: Texas – All areas Full wind coverage except Harris County and First Tier counties (wind excluded)

Policy Fee: \$100 for all policies

Inspection Fee: \$35

Billing: Policy is to be paid in full within 30 days of issuance. Failure to pay results in the policy being flat cancelled for non-payment of premium. An invoice will be sent by email to the insured and agency of record. Reminders will be sent 3 days before the due date, on the due date and 3 days after the due date.

Policy Documents: Your agency will be responsible to get to the insured their policy documents.

Underwriting: Solar Panels are ACCEPTABLE. For a **DP-3** risk to qualify, the age of the building must be less than 35 years or **proof of updates that were completed within the last 35 years.**

Agency Commission 15%

Contact Doug Matthys for more Information to sign up for this program! 254.652-2588 or Doug Matthys@rpsins.com

