



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
 - Seasonal dwellings
 - **Short-Term Rentals**
 - Secondary homes
 - Owner occupied.
 - Tenant occupied.
 - **Tenant and Owner mix Occupancy.**
- **Minimum/Maximum Dwelling Limit:** \$75,000 to \$750,000 Class 1 to 8 or \$75,000 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

