



COLUMBIA LLOYDS
INSURANCE COMPANY

Underwriting Guidelines

Unacceptable Applicants

- Applicants who have been convicted of a crime of Blackmail, Burglary, Embezzlement, Extortion, False Pretenses, Forgery, Larceny, Malicious Destruction of Property, Robbery, or Theft
- Applicants or household members who have been convicted of, arrested for or charged with Arson, Fraud or other crimes related to an insurance claim
- Applicants that have filed for bankruptcy in the past 3 years
- Applicants that are currently in default on a mortgage
- Applicants who have filed more than one fire or other non-weather related claim in the past three years

Applicant Requirements

- Applicants must be the owner or mortgage holder of all covered Dwellings

Unacceptable Risks

- Rooming or Boarding Houses
- Mobile Homes (unless attached to a permanent foundation)
- Dwellings with wood burning stoves or stand alone space heaters
- Farm and Ranch Property
- Vacant or Unoccupied Dwellings
- Seasonal or Secondary Dwellings
- Town Homes/Apartments/Condominiums
- Dwellings that are for sale
- Dwellings that are a subject of foreclosure, litigation, or legal dispute
- Dwellings with more than 2 individual family units (triplex, etc.)
- Dwellings under the course of construction
- Risks used in the conduct of a business, including but not limited to child care or assisted living for compensation
- Columbia Lloyds Insurance Company does not write homeowner's policies or liability coverage for risks that contain farm animals, exotic or unusual pets, ferocious or dangerous dogs or dog breeds (including but not limited to Chows, Rottweilers, Pit Bulls, Doberman Pinchers and their crosses), or any animal that has a previous history of biting or attacking

Restrictions

- All Coastal Tier 1 Counties are Restricted
- 2% Minimal Deductible in Tier 2 Counties
- \$500 Minimal Deductible in the Rest of the State

Restricted zip codes for New Business as of February 2015

77586, 77507, 77571, 77058, 77520, 77598, 77530, 77583, 77059, 77015, 77062, 77506, 77503, 77536, 77012, 77562, 77547, 77034, 77521, 77505, 77089, 77017, 77029, 77075, 77047, 77504, 77061, 77048, 77502, 77587, 77545, 77087, 77011, 77023, 77053, 77546

The signed completed application must be uploaded to the policy.

In your role as agent for the company, it is your responsibility to evaluate each risk and place business that complies with the published guidelines. Any policies issued that do not meet the Guidelines, may result in a loss of coverage and will increase E&O exposure. It is the agent's responsibility to review the risk prior to issuing this policy.