

Tower Hill Prime® Insurance Company

*An affiliate of Tower Hill Specialty*

# Homeowners (HO-3) Program

---

*Arizona*



**New Business Effective Date:** 04/01/2019

**Manual Edition Date:** 04/01/2019



**Tower Hill® Specialty**

Proprietary & Confidential

# *Table of Contents*

---

Program Characteristics .....	3
Eligibility and Coverages .....	4
Policy Form Comparison .....	5-6
Optional Coverages .....	7-8
Liability Coverages .....	9
Exclusions .....	9
Settlement Options .....	10
Discounts and Surcharges.....	11-12
Underwriting Rules	
Prior Loss History.....	13
Matrix.....	14-18
General Rules and Rating Information.....	19
Temporary Binding Restrictions.....	20
Cancellation Procedures .....	20
Quoting Process.....	21
Payment Plans .....	21
Contact Us .....	22

## *Homeowners 3 (HO-3) Program*

Tower Hill Prime Insurance Company's HO-3 program provides **open peril** coverage for an **Owner or Seasonal occupied dwelling**.

- **Condition:** Risks should be in above average or better condition.
  - **Above Average** condition means the home is structurally sound and free of cosmetic defects. The condition of the home should reflect responsible ownership in the maintenance and upkeep of the home. The heating, wiring, and plumbing systems should be in good working order and the roof must be in good condition with at least 5 years of life expectancy.
  - **Unacceptable** condition includes, but is not limited to, peeling paint, overgrown foliage, sagging gutters, broken or boarded up windows, excessively worn or damaged roof, unrepaired vandalism or damage, sagging porches and roofs, or debris in the yard.
- **Designed Use:**
  - The Tower Hill Prime Insurance Company's HO-3 program is designed for property owners who may have difficulty finding homeowner's form coverage with standard carriers due to prior claims, age of home, risk location, lapse in coverage, value, size of dwelling, or unfavorable liability risks such as swimming pools, trampolines, incidental business exposure, or animals.
- **Residence Types:**
  - A **Dwelling** is a building intended for people to live in. It may allow for up to two families.

## *Occupancies*

- **Owner:** A dwelling used as the insured's primary residence for a period of five (5) consecutive months or more annually. Homes may not be rented to others for any period of time unless Occasional Rental is selected in which case the rental time should be limited to less than one month over the course of the year.
- **Seasonal:** A dwelling that is not the primary residence of the insured, but one that is used on an intermittent basis as a seasonal, vacation, or secondary residence by the insured and his/her immediate family. Homes may not be rented to others for any period of time unless Occasional Rental is selected in which case the rental time should be limited to less than one month over the course of the year.

## *Eligibility and Coverages*

Coverages	HO-3
Policy Form	H3-CW-P-0001
Policy Term	12 months, Effective 12:01am Standard Time
Loss Settlement	Replacement Cost (RC)
Minimum Dwelling Limit	\$150,000
Maximum Dwelling Limit	\$750,000
Maximum Dwelling Age	80 years of age (Older homes are acceptable if fully renovated in the last 20 years. Fully renovated refers to the complete replacement of the dwelling's electrical and plumbing systems in a professional manner. Renovations must be complete by the time of issuance. An internal inspection may be required to verify the dwelling's renovation condition.)
Occupancy	Owner/Seasonal
Multi-Family	1-2 Family
Location of Home	Protection Class 1-10
Additional Coverages	HO-3
Debris Removal	Reasonable Expenses
Reasonable Repairs	Reasonable and Necessary
Fire Department Service Charge	\$500

## *Policy Form*

<b>Policy Form</b>	<b>HO-3</b>
<b>Dwelling Coverage (A)</b>	Open Peril
Water Damage and Mold Property	100% of Cov. A with \$10,000 mold sublimit
Ordinance and Law	10% Included
Earthquake	Optional
Flood, Neglect, War, Nuclear Hazard, and Intentional Loss	No

<b>Policy Form</b>	<b>HO-3</b>
<b>Other Structures Coverage (B)</b>	Open Peril
Included Amount	10% of Cov. A

## *Policy Form Comparison (Continued)*

Policy Form	HO-3
<b>Personal Property Coverage (C)</b>	Named Peril
On Premises	100% of Coverage C
Off Premises	10% of Coverage C
Included Amount	50% of Cov. A

Policy Form	HO-3
<b>Additional Living Expense/ Fair Rental Value Coverage (D)</b>	Open Peril
Included Amount	20% of Cov. A Additional Living Expense/ Fair Rental Value

Policy Form	HO-3
<b>Personal Liability Coverage (E)</b>	
Included Amount	\$100,000

Policy Form	HO-3
<b>Medical Payments Coverage (F)</b>	
Included Amount	\$1,000 each person / \$25,000 each occurrence

Policy Form	HO-3
<b>Additional Coverages</b>	
Property Removed	Covered for up to 30 days
Fire Department Service Charge	\$500 if not located in the fire district providing coverage
Plants, Trees, Shrubs, and Lawns	5% of Coverage A (Max \$500 per plant)

## Optional Coverages

Coverages	Important Information	Included Limits	Optional Limits	HO-3	
				Owner	Seasonal
Earthquake	Provides coverage for direct physical loss caused by an earthquake. The 15% deductible shown on the Declarations page will apply <b>separately to each coverage.</b>			X	X
Hobby Farming	Extends other structures, personal property, and liability coverage to private, not-for-profit farming operations conducted on the residence premises by the insured.			X	X
Loss Assessment	Provides coverage for loss assessment charged during the policy period by a corporation or association of property owners.	\$1,000	\$5,000	X	X
Additional Living Expense/ Fair Rental Value	This coverage when purchased may be used for either Additional Living Expense (ALE) or Fair Rental Value.	20% of Cov. A	Up to 40% of Cov. A	X	X
Optional All Other Perils Deductible	The included All Other Perils (AOP) deductible may be changed to higher optional amounts. The change does not apply to any coverages with specific deductibles listed in the endorsement.	\$500	\$1,000 \$2,500 \$5,000	X	X
Other Structures	Limits available up to 50% of Coverage A. <b>Higher limits may be available, Refer to Underwriting.</b>	10% of Cov. A	Up to 50% of Cov. A	X	X
Personal Property	Limits available up to 100% of Coverage A. <b>Higher limits may be available, Refer to Underwriting.</b>	50% of Cov. A	Up to 100% of Cov. A	X	X
Identity Fraud Expense	Provides coverage for expenses resulting from identity fraud first discovered or learned of during the policy period. \$250 Deductible.		\$15,000	X	X

## Optional Coverages (Continued)

Coverages	Important Information	Included Limits	Optional Limits	HO-3	
				Owner	Seasonal
Scheduled Personal Property	<p>Risks with a Theft Loss in the last three years, refer to Underwriting. Items in a large collection or of particularly high value may require Underwriting approval.</p> <p>Due to internal policy limits the following items may be scheduled:</p> <ul style="list-style-type: none"> <li>Fine Arts</li> <li>Stamps/ Books</li> <li>Camera/ Recorder/ Media</li> <li>Rare or Current Coins</li> <li>Computer Equipment</li> <li>Furs</li> <li>Golf Equipment</li> <li>Guns and Ammunition</li> <li>Jewelry</li> <li>Musical Instruments</li> <li>Silverware</li> <li>Tools</li> <li>All Other</li> </ul>			X	X
Water Backup and Sump Overflow	<p>Provides coverage for losses caused by water which backs up through sewers or drains. \$250 Deductible</p>		\$5,000 \$10,000 \$25,000	X	X
Water Damage	<p>Water Coverage as provided for by the HO-3 policy may be decreased to 10% of Coverage A.</p> <p>The included limit of fungi, wet or dry rot, or bacteria is \$10,000 regardless of the water limit chosen. Water coverage is provided in the policy subject to exclusions. Flood is excluded from this coverage.</p> <p>For risks with 2 or more water losses, Water Limit cannot exceed 10%. If prior loss greater than \$10,000, <b>Refer to Underwriting with explanation, Do Not Bind.</b></p>	Full Coverage	10% of Cov. A	X	X



## *Liability Coverages*

Coverages	Important Information	Included Limits	Optional Limits	HO-3	
				Owner	Seasonal
Additional Residence Rented to Others	Extends liability coverage to additional listed residences.		Up to 4	X	X
Animal Liability Sub-Limit	\$10,000 included when Personal Liability is present. Cannot exceed the limit selected for Personal Liability.	\$10,000	\$25,000 \$50,000 \$100,000 \$300,000 \$500,000	X	X
Medical Payments	\$1,000 Each Person / \$25,000 Each Occurrence included when Personal Liability is present	\$1,000/ \$25,000	\$2,000 - \$10,000 / \$25,000	X	X
Personal Liability	Included: Damage to Property of Others – \$1,000 Each Occurrence	\$100,000	\$300,000 \$500,000	X	X

## *Exclusions*

Coverages	Important Information	HO-3	
		Owner	Seasonal
Animal Liability Exclusion	Removes Animal Liability for underwriting acceptability.	X	X
Specific Building / Structure Exclusion	This exclusion removes coverage for a specific structure when the structure is in disrepair and would otherwise make the risk ineligible. The specific structure to be excluded must be provided.	X	X
Roof Exclusion	Excludes roof coverage for risks that would otherwise be ineligible due to condition of roof or unrepaired roof damage.	X	X

## *Settlement Options – Dwelling and Other Structures*

Loss Settlement Option	Important Information	Insurance Value	HO-3	
			Owner	Seasonal
Actual Cash Value (ACV)	The actual cash value at the time of the loss, but not more than the amount required to repair or replace the damaged property, subject to conditions set in the policy form. HO-3 homes built before 1945 are required to use the Modified Functional Replacement Cost or Actual Cash Value as their settlement option.	100% Market Value (less land value) not to exceed replacement cost	X	X
Replacement Cost (RC)	The cost to replace or repair without deduction for depreciation or obsolescence, subject to conditions set in the policy form. <ul style="list-style-type: none"> <li>This is included for the HO-3 policy.</li> </ul>	100% Full Replacement Cost (less land value)	X	X
Extended Replacement Cost (ERC)	The cost to replace or repair without deduction for depreciation or obsolescence. The Dwelling limit can be extended up to 20% in the event that the cost to replace or repair exceeds the Dwelling limit on the Declarations Page, subject to conditions set in the policy form.	100% Full Replacement Cost (less land value)	X	X
Modified Functional Replacement Cost	Modified Functional Replacement Cost will replace materials with common constructed materials. This loss settlement option is available for older dwellings that were built using materials and methods which may now be considered obsolete or antique. HO-3 homes built before 1945 are required to use the Modified Functional Replacement Cost or Actual Cash Value as their settlement option.	100% Full Replacement Cost (less land value)	X	X

## *Settlement Options – Personal Property*

Loss Settlement Option	Important Information	HO-3	
		Owner	Seasonal
Actual Cash Value (ACV)	The actual cash value at the time of the loss, but not more than the amount required to repair or replace the damaged property, subject to conditions set in the policy form. <ul style="list-style-type: none"> <li>This is included for the policy when Personal Property is purchased.</li> </ul>	X	X
Replacement Cost (RC)	The cost to replace or repair without deduction for depreciation or obsolescence, subject to conditions set in the policy form. <b>When adding coverage to an existing policy with two or more losses, Refer to Underwriting.</b>	X	X

## *Discounts*

Protective Devices	Important Information	Rate*	HO-3	
			Owner	Seasonal
Central Station Fire & Smoke Alarm	This system is connected to an independent and fully staffed security agent from which trained operators are available to act in case of a fire.	-5%	X	X
Central Station Burglar Alarm	This system is connected to an independent and fully staffed security agent from which trained operators are available to act in case of a break in.	-5%	X	X
Local Smoke and/or Burglar Alarm	This system sets off a loud alarm on the premises if there is a break in or fire. It is designed to alert the inhabitants and neighbors of the break in or fire.	-2%	X	X
Deadbolts, Smoke Alarm & Fire Extinguisher	This discount is available when the dwelling has deadbolts, smoke alarms, and a fire extinguisher.	-2%	X	X

\*Discounts not to total more than 10%. Copies of alarm system certificates are required for a credit.

Discounts	Important Information	Rate	HO-3	
			Owner	Seasonal
Auto/Home	This discount is available for insureds who have an auto policy that is directly written by an agency partner.	-5%	X	X
Claims Free	This discount is available for insureds who have not made a chargeable claim in the last three years.	-20%	X	X
Paid in Full	This discount is available when a Paid In Full payment plan is selected. This discount is not available for lienholder billed policies.	-5%	X	X
Paperless	This discount is available when electronic delivery of policy documents is selected.	-\$10	X	X
Private Fire Company Tax Credit	This discount applies when the dwelling is located in incorporated municipalities that procure the services of a private fire company. Applicable to Fire premium only.	-1.54%	X	X

## *Surcharges*

Surcharges	Important Information	Rate	HO-3	
			Owner	Seasonal
Occasional Rental	Applicable when an owner or seasonal occupied home is occasionally rented to others.	15%	X	X
Row Home/ Town Home	This surcharge is applicable when the dwelling is a row home/ town home. A row home/ town home is a residence where more than two units are connected by a common wall to the other dwellings/units not owned by our insured. The interior and exterior walls must be owned by the insured and should not be considered a condominium.	25%	X	X
Supplemental Heating Source	Includes wood, coal, or pellet burning stoves, and any other heating devices that are not centralized. Permanently attached thermostatically controlled space heaters do not require the Supplemental Heating Device Surcharge. Note: Fireplaces are <b>NOT</b> considered supplemental heating devices unless equipped with a fireplace insert.	\$40	X	X

## *Underwriting Rules - Prior Loss History*

- A CLUE report will be obtained for all new business risks.
- Inspections may be ordered for new business risks and to confirm repairs have been made following a loss.
- Losses are relevant to rating and underwriting when \$500 or more has been paid and they occur within three years of the policy effective date.

Ineligible, Do Not Submit	
General Losses	<ul style="list-style-type: none"> <li>• 4 or more losses*</li> <li>• More than 1 Fire, Theft/Burglary, or Liability (Including any combination thereof).</li> <li>• More than 2 of any other single cause of loss excluding weather</li> </ul>

Refer to Underwriting, Do Not Bind	
Fire Losses > \$10,000	<ul style="list-style-type: none"> <li>• When referring to Underwriting provide details of fire, including preventative measures taken to prevent future fires.</li> <li>• A copy of the fire report is required.</li> <li>• Arson, undetermined cause, or intentional act by applicant NOT acceptable.</li> </ul>
All Liability Losses	When referring to Underwriting provide prior loss details and preventative measures taken.
Theft Losses > \$5,000	When referring to Underwriting provide prior loss details and preventative measures taken.
Water Losses > \$10,000	When referring to Underwriting provide preventative measures taken.
Excluding a CLUE Loss	Applicable when excluding a relevant loss reported by CLUE

\*4 or more losses when the insured owns 6 or more dwellings, **Refer to Underwriting**

## *Underwriting Rules - Matrix*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
Increasing liability coverage on an existing policy	X	
Additional insureds when: <ul style="list-style-type: none"> <li>• More than three or</li> <li>• More than one additional insured is added as Primary or</li> <li>• Relationship to primary named insured is “other”</li> </ul>	X	
Backdating policy changes and rewrite transactions when there is an open claim on the policy	X	
Uninsured <ul style="list-style-type: none"> <li>• If the risk has been uninsured for 31-90 days Refer to Underwriting with explanation.</li> </ul>	X	
Uninsured <ul style="list-style-type: none"> <li>• If the risk has been uninsured for more than 90 days then Do NOT Bind and Do NOT Refer to Underwriting.</li> </ul>		X
More than one property manager per unit	X	
More than two mortgagees	X	
Previously Non-Renewed or Cancelled <ul style="list-style-type: none"> <li>• Applicants non-renewed or canceled by the prior carrier due to excess losses, large losses, payment problems or physical hazards must provide additional explanation for non-renewal or cancellation and refer to Underwriting for approval.</li> </ul>	X	
Primary heat source is “other”	X	
Purchase price of \$0 or \$1.00	X	
Reinstatement requests more than 15 days after the cancellation effective date	X	
Total living area less than 100 sq. ft. or greater than 9,950 sq. ft.		X
<b>Applicant with these Characteristics:</b>		
If an Insured is a minor		X
Mortgage payments 60 days or more past due or currently in foreclosure		X
Past conviction for arson, fraud, or other insurance-related offenses		X

## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
<b>Liability Concerns:</b>		
Akitas, Dobermans, Chows, Rottweilers, Pit Bulls, wolves or wolf hybrids or any mix of these breeds on the premises unless the Animal Liability Exclusion is selected.		X
Animals on the premises that have a previous bite history or vicious propensities, or wild or exotic animals or farm animals (unless Hobby Farm) unless the Animal Liability Exclusion is selected.		X
Business employees who work on the premises.		X
Farming on the premises unless risk qualifies for Hobby Farming.		X
If Hobby Farm coverage is requested and the combined number of horses and cows/donkeys is greater than 5, OR there are any emus, ostriches, or llamas, unless Animal Liability Exclusion is selected.		X
Pools that are not enclosed by a fence at least 4 feet tall that has a locked gate, or the steps and ladders to the pool cannot be secured or removed when it is not being used when requesting Liability coverage. Above-ground pools must have either a fence at least 4 feet high with a locking gate that encloses the pool, or steps and ladders that can be secured, locked, or removed when the pool is not in use.		X
Primary named insured is a company other than a trust.		X
Steps, Porches, and Decks not secured by handrails and 3 feet or more above the ground.		X
Underground fuel storage tank		X
Excessive liability exposures		X
Attractive nuisance liability characteristics, including, but not limited to: Bicycle ramps, unmaintained/empty swimming pools, excessive debris, trampolines, tree houses. Exceptions: trampolines & tree houses may be acceptable with when liability is less than \$500,000, refer to UW.		X
Unusual or increased liability hazards; including, but not limited to, missing steps and raised decks with railing balusters more than 4 inches apart, risks with non-running, unused, or non-tagged vehicles on the premises.	X	
<b>Construction/Condition/Use:</b>		
Incidental businesses on premises may be eligible. This could include home offices, and other small businesses with very light or no foot traffic. Depending on the nature of the business, it may be eligible either with or without liability coverage, at the underwriter's discretion.	X	
Business on the premises which increases the property or liability hazard. Ineligible businesses include, but are not limited to: home day care, beauty salons, automotive repair, welding, dog kennels, retail stores, businesses with increased liability hazards, and any business where potentially dangerous chemicals, pollutants, extreme heat/flame or dangerous activities may be involved.		X

## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
Condemned or abandoned		X
Other structures in poor physical condition and not properly maintained (except when Specific Other Structure Exclusion attached)		X
"Do It Yourself" Construction: Buildings or structures that are homemade or rebuilt, or any extensive remodeling. <b>Exception:</b> If approved by local government building or zoning department and a certificate of occupancy has been issued (refer to UW)		X
Roofs: <ul style="list-style-type: none"> <li>• Roofs greater than 20 years of age unless it is tile, concrete tile, steel, or heavy gauge metal roofs</li> <li>• Roofs in need of repair or replacement including but not limited to roofs with curling, lifting, or missing shingles. Roof must be in good condition.</li> <li>• Aluminum and tin roofs</li> <li>• Roofs with more than two layers of shingles</li> <li>• Roofs with less than 5 years life expectancy</li> </ul>		X
Earth homes, dome homes, or other non-conventional design		X
Fraternity, sorority, student housing, group home, halfway house, or similar occupancy		X
Daycare on the premises		X
Hand hewn log homes (May be acceptable in DP-1 Program)		X
Homes that are not fully enclosed.		X
If the dwelling has any of the following characteristics: <ul style="list-style-type: none"> <li>• Any water leaks or unrepaired water damage</li> <li>• Any windows that are broken or boarded-up, or any other unrepaired damage</li> <li>• Under construction or undergoing a major renovation (Minor renovations are acceptable and include painting, roof repairs, carpeting, and plastering.)</li> </ul>		X
Manufactured Homes, condominiums, or more than two family		X
Trailers (Occupied Stationary Travel Trailers may be eligible for the Manufactured Home program)		X
Owner and seasonally occupied dwellings that are rented out for any length of time unless the Occasional Rental Coverage is purchased. Home must be occupied for at least 4 months and only occasionally rented.		X
Row Homes or Town Homes with any of the following characteristics: <ul style="list-style-type: none"> <li>• Is greater than 60 years of age and both Roof and Electric greater than 20 years old</li> <li>• Does NOT have firewalls that extend to the roof separating each unit</li> <li>• Considered a condominium</li> <li>• Contain more than eight units in a row</li> </ul>		X



## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
If the Home is over 80 years old and with any of the following characteristics: <ul style="list-style-type: none"> <li>• The dwelling uses any Galvanized Iron, Galvanized Steel, or Polybutylene water piping.</li> <li>• The dwelling uses any Aluminum, Knob and Tube, or Asbestos/Plastic/Cloth Insulated wiring.</li> <li>• The dwelling is Historically Registered or otherwise subject to similar building restrictions.</li> </ul>		X
Properties that are currently listed for sale	X	
Properties with a market value (excluding land) less than 50% of the Replacement Cost	X	
Scheduled Personal Property items that present excessive exposures including, but not limited to, exhibition, theft or mysterious disappearance, flood, or unusual wind, breakage, wear and tear, etc	X	
Attached to or converted from a commercial risk.	X	
The unit is occupied as a commercial risk.		X
Open Foundations or Supported by raised poles or pilings that are over 6 feet tall		X
<b>Utilities:</b>		
Active Knob and Tube wiring		X
Fuse boxes (full or partial)		X
Polybutylene Piping (Interior or Supply Line)		X
Primary heat source is not thermostatically controlled		X
Home equipped with a supplemental heating device that was NOT installed by the home's builder or by a licensed contractor.		X
Kerosene and other portable space heaters are NOT acceptable.		X
Without utilities such as natural gas, electric, or water		X

## *Underwriting Rules – Matrix (Continued)*

Underwriting Issue	Refer to Underwriting, Do Not Bind	Ineligible, Do Not Submit
<b>Location and Other:</b>		
Dwelling located on an island with no Fire Protection Service.		X
If the dwelling cannot be reached by a road		X
Located in an area that is prone to or has had a prior occurrence of landslide, forest fires, or brush fire.		X
Dwelling located within 1,000 feet of rising water or in an area prone to flooding.		X

*Circumstances reflecting an unusual exposure or increase in hazard not addressed above are unacceptable.*

*All risks are subject to inspection.*

*CAPACITY RESTRICTIONS – In order to manage geographic concentrations, overall portfolio exposure and reinsurance, the Company may establish temporary and/or permanent restrictions on binding authority to properly control and maintain appropriate geographic concentration levels.*

# *General Rules and Rating Information*

## **1. APPLICATION**

The application and all forms should be completed in RPM, printed, and signed. The agent's and applicant's signatures are required.

## **2. BINDING**

- a. All applications should be entered completely into RPM. Rules in RPM will determine if coverage can be bound.
- b. If the quote is required to be referred to underwriting for review, it is the agent's responsibility to notify the customer at the time of referral that the risk is not bound.
- c. Unbound referred applications in RPM that do not meet our underwriting guidelines will be rejected and the agent will be notified by an assigned activity in RPM or by email.
- d. If an issue is rejected, a notice will not go out to the customer so it is the agent's responsibility to notify the customer that a policy will not be issued. A declination notice may be produced upon request.

## **3. WHOLE DOLLAR PREMIUM**

The premium shall be rounded separately for each coverage to the nearest whole dollar.

## **4. MINIMUM WRITTEN AND EARNED PREMIUMS**

The minimum written and earned premium is \$100 for all programs.

## **5. INSURANCE SCORE**

Will be used to determine financial responsibility.

## **6. TRANSFER OR ASSIGNMENT**

Our policies may **NOT** be transferred or assigned.

## **7. PRIMARY NAMED INSURED IS A COMPANY/ORGANIZATION**

An Officer, Owner, or Trustee must be listed on the policy as an Additional Named Insured.

## ***Temporary Binding Restrictions***

During Temporary Binding Restrictions, do not accept any applications for new coverage, requests to increase coverage limits, or requests to lower deductibles on existing policies. Existing policies will renew during this time, provided there is no increase in coverage or lapse between policies.

### **IMPENDING SEVERE WEATHER**

- Tropical storm or hurricane watches and/or warnings
- Other weather events as determined by the company

### **EARTHQUAKE**

Restrictions begin with the occurrence of an earthquake or aftershock, of 5.0 Richter or greater, and continue for a period of 72 hours for dwellings located in counties, in their entirety, within 100 miles of the epicenter.

### **WILDFIRE**

No risks may be bound within a 25 mile radius of any existing wildfire.

Temporary Binding Restrictions and updates are posted in RPM for Impending Severe Weather. Producers are encouraged to monitor information resources such as the news when there is impending severe weather or catastrophic events in the area.

For Updates log onto RPM.

## ***Cancellation Procedures***

A request to cancel a policy with Tower Hill should be made within 90 days of the requested cancellation date. If the request is received more than 90 days after the requested cancellation date, the request must also be accompanied by the following:

- A Dec page from another carrier showing coverage inforce from that date; or
- A bill of sale or other proof that the insured no longer had an interest in the home from the date.

### ***Other acceptable reasons for backdating a cancellation request:***

- A duplicate Tower Hill policy providing coverage for the same risk exists. A valid Tower Hill policy number must be provided.
- The request to cancel is due to a total loss to the home and the cancellation date is after the total loss.

## *Quoting Process*

Quoting and issuance of policies will only be available through RPM. If you do not have access to our website, please call your Account Manager or General Agent, whichever applies.

In RPM, an accurate quote will be ensured by entering all of the requested information. You will be asked to verify some information about the applicant before reports can be ordered. Disclosures to the insured that third party reports may be ordered will be shown in RPM. You must read the disclosure statement(s) to the insured before proceeding.

## *Payment Plans*

Payment plan availability varies based on the premium of the policy. RPM will only display payment plans that are available based on the policy premium.

<b>Payment Plan</b>	<b>Recurring EFT or Invoice Option</b>	<b>Down Payment %</b>	<b>Remaining Installments*</b>
Full Payment	Both	100.0%	N/A
25% Down, 3 Pay Payment Plan	Both	25.0%	3
Quarterly Payment Plan	Both	40.0%	3
Semi-Annual Payment Plan	Both	60.0%	1
Monthly Payment Plan	EFT Only	16.7%	10

\* A service fee will be assessed for each remaining installments. Late fees, reinstatement fees and insufficient fund fees may apply.

# Contact Us

---

## PHONE

**1.888.795.7256**

Monday – Friday, 7am to 6pm EST

*(After hours support for filing claims is handled by a voicemail return service)*

## FAX

1.352.332.9999

## EMAIL

*Sales/Marketing:* Marketing@thspecialty.com

*Customer Service:* CustomerService@thspecialty.com

*Underwriting:* Underwriting@thspecialty.com

## PAYMENT MAILING ADDRESS

Tower Hill Prime Insurance Company, Dept #3165

P.O. Box 2252

Birmingham, AL 35246-3165



**Tower Hill<sup>®</sup>**  
**Specialty**

---

*The content of this manual is the proprietary and confidential information of Tower Hill Specialty. No part of this manual may be disclosed in any manner to a third party without the prior written consent of Tower Hill Specialty.*

*Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of Tower Hill Insurance Group.*