



Texas Dwelling Fire & Landlord

Texas DP-3 | Dwelling Fire / Landlord

Underwriting Appetite

- Dwelling coverage limits up to \$1M
- Dwellings built 1900 or after are acceptable
- Primary and Secondary Residences only
- Owner Occupied only
- 1 loss in the last 3 years is acceptable
- Trusts acceptable with trustee/beneficiary listed as an additional insured
- Townhouse or Row House unit that is owned by the Named Insured is acceptable on buildings with 8 or less units

Optional Coverages

- Extended Replacement Cost
- Personal Liability: \$100k, \$200k, \$300k, \$400k, \$500k
- Equipment Breakdown: \$100k
- Ordinance or Law: Basic limits of 10% of Coverage A, increased options for 25% or 50%
- Personal Property Replacement Cost
- Theft of Personal Property
- Limited Animal Liability: \$100k, \$200k, \$300k, or \$500k - Must match Personal Liability Limit
- Personal Injury: \$100k, \$200k, \$300k, \$400k, or \$500k
- Mold & Fungus Remediation: 25%, 50% or 100%
- Plus, more optional coverages: Refer to Rule Manual for complete list.

Credits & Discounts

- Responsible Homeowner
 - Secure Home
 - Maintained Home
- Mitigation Credit
- Bamboo Plus
- Roof Covering Credit
- Claim Free
- Superior Construction
- Newly Acquired Home



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Issuance of coverage is subject to underwriting review and approval. Please see the policy, rule manual and underwriting guidelines for the full terms, conditions, and exclusions.

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All policies are issued by Concert Specialty Insurance Company: NAIC #17151.