



ALABAMA HOME (HO-3) PROGRAM

TOPA INSURANCE COMPANY

Available in Baldwin & Mobile counties.

Coverage Limits

Coverage A	\$125,000 - \$2,000,000
Coverage B	Up to 40% of Coverage A*
Coverage C	Up to 50% of Coverage A
Coverage D	20% of Coverage A*
Coverage E	Up to \$500,000
Coverage F	Up to \$5,000

*subject to minimums

Deductibles

AOP	1%, 2%, 3%, 5%, \$1,000, \$1500, \$2,500, \$5,000, \$7,500, \$10,000
Wind/Hail	2%, 3%, 5%

Construction / Roof

- **Year of Construction** - Rates based on YOC. 100 years or newer. Completely renovated homes could qualify to use the renovation year as construction year.
- **Construction Type** - Aluminum Siding, Fire Resistive, Frame, Frame W/ Hardiplank Siding, Log, Masonry, Brick/Stone/Masonry Veneer, Vinyl Siding
- **Roof** - Max roof age is 30 years. Other age restrictions depend on roof type and property location.

Pools / Screened Enclosures / Carports

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **Pool Cages/ Screened Enclosures/Carports** - Excluded for Hurricane with optional buy back available up to \$50,000.
- **Diving Boards / Slides / Trampolines** - eligible

Fees & Pay Plans

- **Fees:** \$100 Policy Fee annually + \$100 Inspection Fee annually
- **Pay Plans:** Full-Pay or [Monthly](#)
- **Payment Methods:** EFT, Debit and all major credit cards
 - 3% CC fee applied to total amount due for new business and renewals. Excludes monthly.
- Outside premium financing not permitted



Review our [E&S Pocket Guide](#) for more on MEP, Diligent Effort, Payments, Fees and other FAQs.

Animals

- **Animal Liability Annual Sublimit (Cov E)** - \$100,000
- **Ineligible Dogs** - If these dogs reside on the property, the risk is eligible, but animal liability is excluded: American Pit Bull Terrier, American Staffordshire Terrier, Chow, Doberman Pinscher, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Wolf/Wolf Hybrid.

Optional Coverages

- **Enhanced Personal Property** - Up to 20% of Cov. A
- **Equipment Breakdown** - \$100,000 per occurrence
- **Identity Theft** - \$15,000 of coverage
- **Personal Injury** - Up to Cov. E limit of liability
- **Guaranteed Replacement Cost** - New business
- **Ordinance or Law** - 10% included. 25% and 50% available.
- **Sinkhole** - To add, a home inspection, paid by homeowner and conducted by a certified inspection is required. 10% deductible applies.
- **Water Backup** - Up to \$10,000

Anti-Public Adjuster Endorsement

See policy for details.

Discounts

- **Alarm System & Fire Protective Devices**
- **Smart Water Monitoring**
- **Claims Free** - Must be claims free for 3 years prior
- **Secured Community** - Defined as a gated, single entry, or patrolled community. Does not apply to seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Wind Mit Inspection required to be kept on file by agent if change is made to default rating.



Policy Fees

Premium	Fee	Premium	Fee
\$0 - \$2,500	\$100	\$7,501 - \$10,000	\$250
\$2,501 - \$5,000	\$125	\$10,001 - \$20,000	\$350
\$5,001 - \$7,500	\$175	> \$20,000	\$500

Minimum Earned Premium

Non-Admitted Home policies are subject to a 25% minimum earned premium, which increases to 50% if the policy is in effect at any point during hurricane season.

Diligent Effort Required

Signed Apps Required

Know when to pass. These risks are not eligible for coverage with Swyfft.

OCCUPANCY

- Homes that are vacant, unoccupied, under construction, for sale, used for non-habitational purposes or are in foreclosure (last 3 years)
- Homes in the name of an Estate or a Business
- Homes with more than two mortgages.
- Incidental occupancy
- [Seasonal or secondary homes](#) that are not owner-occupied and/or less than 50 miles from the primary residence
- Tenant occupied dwellings

PLUMBING

- Galvanized and polybutylene plumbing
- Water heaters in attic 8 years and older
- Water heaters in living areas 12 years and older
- Water heaters in nonliving areas 25 years and older

ELECTRICAL

- Aluminum wiring that has not been retrofitted with alumicon, copalum connectors
- Knob and tube wiring or carbon tetrachloride, cloth wiring without a romex layer
- Split bus and fuse boxes, Stablok, Federal Pacific, GTE/Sylvania, Challenger, or Zinsco electric panels
- Homes without central heat source

STRUCTURE

- Risks in disrepair or with existing damage. This includes all outbuildings or other structures, or property that reflects hazardous conditions. For example: cracked sidewalks, debris, large limbs overhanging home, absence of stair railings on stairways with 3 steps or more.
- Roofs in *less* than good condition. No Tesla Solar Roofs including solar roofs that include Tesla batteries and/or any Tesla parts. No Dome Roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos siding, Masonite siding, Enhanced Insulation and Finishing Systems (EIFS) or synthetic stucco covering the exterior wall
- Any part of dwelling located over water
- Barndominiums, mobile homes or manufactured homes. This includes these types of structures as additional structures on the insured premises.
- Dwellings built on landfills, previously used for refuse
- Homes with less than 800 square feet
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

CLAIMS

- Losses - More than 1 non-weather-related losses in 3 years
- Any open claims
- Any prior sinkhole activity or claims

Check with us first. You'll need underwriting approval before binding these risks.

- Any lapse in coverage
- Prior cancellation or non-renewal for UW reasons
- Modular homes
- Homes in the name of a [Trust or LLC](#)
- Prior liability or fire loss at any location

Home Inspections. For added reassurance, we inspect every property we insure.

- **Exterior Inspections:** We'll send out a Swyfft inspector. Insureds do not have to be home.
- **Interior Inspections:** Required for all risks 10 years and older, and/or has a Cov A \$750K or greater.
 - Insured will receive a phone call to schedule inspection within 24-48 hours.

[Learn more about our home inspection programs.](#)



Contact a Team Member

CUSTOMER SUPPORT | UNDERWRITING | ACCOUNTING

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