



# MASSACHUSETTS HOME PROGRAM

## TOPA INSURANCE COMPANY

### Coverage Limits

Coverage A	\$125,000 - \$2,000,000 (maximum)
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	\$1000, \$2500, \$5000
Wind/Hail	1%, 2%, 5%, \$5000
Tropical Cyclone	2%, 5%

Some options not available depending on Coverage A and distance to coast

### 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 with UW approval.
- **Roof** - Max age is 30 years. Restrictions depend on roof type and property location.
- Log homes are eligible.

### Pools / Trampolines

- **Pools** - Must have pool cage or 4' permanent fence completely around pool or property with self-latching gate.
- **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 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
- **Identity Theft** - \$15,000 of coverage
- **Equipment Breakdown** - \$100,000 per occurrence.
- **Limited Fungi/Property Limit** - \$10K included. Add up to \$50K.
- **Personal Injury** - Up to Cov. E limit of liability
- **Guaranteed Replacement Cost** - New business
- **Ordinance or Law** - 10% included. Options of 25% & 50%
- **Sinkhole** - Requires a certified inspection paid for by the homeowner.
- **Water Backup** - Up to \$20,000
- **Escaped Liquid Fuel/Lead Liability**- Liability limit up to \$200,000. Property Remediation: Up to \$50,000

### Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

### 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** - Gated, single entry, or patrolled community. No seasonal or secondary homes.
- **Building Code Effectiveness Grade**
- **Wind Mitigation Credit** - Documentation 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

### Diligent Effort Required Signed Apps Required

### 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.

## 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 three 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 or multi-family homes

### 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, Milbank 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, with the exception of Cape Cod, Martha's Vineyard and Nantucket.
- 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

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## 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

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## 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](#)

855.479.9338 - (Personal Lines)

[CustomerSupport@swyfft.com](mailto:CustomerSupport@swyfft.com)

[Underwriting@swyfft.com](mailto:Underwriting@swyfft.com)

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### MARKETING TEAM

[Marketingteam@swyfft.com](mailto:Marketingteam@swyfft.com) | 855.479.9338 (Personal Lines)

- Jeff Sanders 973.590.2944 | [jeff.sanders@swyfft.com](mailto:jeff.sanders@swyfft.com)

**CLAIMS** [swyfft.com/claims](https://www.swyfft.com/claims) | 877-799-3389