



TEXAS E&S HOME PROGRAM

TOPA INSURANCE COMPANY

Coverage Limits

Total Insurance Value (Cov A+B+C+D) max is \$5M.

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	Up to 20% of Coverage A*
Coverage E	\$100K, \$200K, \$300K, \$400K, \$500K
Coverage F	\$1K, \$2K, \$3K, \$4K, \$5K

*subject to minimums

Deductibles

AOP	\$500, \$1000, \$1,500, \$2,500, \$5,000, \$7,500, \$10,000, 1%, 2%, 3%, 5%
Wind/Hail	1%, 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 age is 30 years. Restrictions depend on roof type and property location.

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: Chow, Doberman, Pitbull, Presa Canario, Rottweiler and Wolf Breeds.

Pools / Screen 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

Optional Coverages

- Enhanced Personal Property** - Up to 20% of Cov. A
- Equipment Breakdown**
- Identity Fraud**
- Personal Injury** - Up to Cov. E limit of liability
- Extended Replacement Cost** - Add 25% to Cov. A
- Sinkhole** - Requires a certified inspection paid for by the homeowner.
- Water Backup** - Options of \$5,000 and \$10,000

Water Sublimit

Homes older than 40 years have a \$10k water limit. No buyback available. Homes < 40 years may opt for a \$10k sublimit for savings.

Assignment of Benefits (AOB)

Restrictions apply. See policy for details.

Discounts

- Alarm System & Fire Protective Devices**
- Direct Repair Program Deductible Savings**
- Smart Water Monitoring**
- Claims Free** - Must be claims free for 3 years prior
- Secured Community** - Gated, single entry, or patrolled community. No seasonal/secondary homes.
- Building Code Effectiveness Grade**
- Wind Mitigation Credit** - Wind Mit Inspection or any other comparable inspection/report required to be kept on file by agent if change is made to default rating.



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

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**



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



Know when to pass. These risks are not eligible for coverage with Swyfft / Topa Insurance Company

OCCUPANCY

- Homes that are vacant, unoccupied, under construction, used for non-habitational purposes or are in foreclosure (last three years)
- Homes in the name of an Estate
- 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 attics in less than good condition
- Water heaters in living areas in less than good condition
- Water heaters in nonliving areas in less than good condition

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 or solar roofs including Tesla batteries and/or any Tesla parts. No Dome roofs.
- Unusual liability exposure on/adjacent to property
- Asbestos 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
- Historical homes, Fraternity/Sorority houses
- Inground pools without protective fencing

CLAIMS

- Losses - More than 1 non-weather loss, regardless of type
- 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

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