



**Chubb Group of Insurance Companies**  
**Texas Homeowner Underwriting Guidelines**  
**Non-coastal Areas – Other than Tier 1 and Harris Counties**

Tier Name (New business only)	Ultra Preferred	Preferred	Standard
<b>Minimum coverages</b>			
<u>Primary Houses</u>	\$500,000	\$350,000	Subject to pre-approval
<u>Secondary/Seasonal Houses</u>	Acceptable with primary residence	Acceptable with primary residence	Acceptable with primary residence
<u>Primary Tenants &amp; Condominiums</u>	\$200,000	\$100,000	Subject to pre-approval
<u>Secondary/Seasonal Tenants &amp; Condominiums</u>	Acceptable with primary residence	Acceptable with primary residence	Acceptable with primary residence
<b>Minimum deductibles</b>			
<u>Clause 1</u>			
- West TX: 15N,16N,18,19N,20	1%	1%	1%
- Rest of Non-coastal areas	\$2,500	\$1,000	\$500
<u>Clause 2 – All Territories</u>	\$2,500	\$1,000	\$500
<b>Non-water loss history</b>	Max of 1 loss in 3 Years	Max of 1 loss in 3 Years	Subject to pre-approval
<b>Water loss history (Includes claims filed by the applicant <u>or</u> at the residence)</b>	1. No previous water damage claims allowed if any other characteristic increases the likelihood of loss. 2. One previous water damage claim permissible if all other risk characteristics satisfy underwriting standards. 3. No more than 2 appliance related claims filed by the applicant or at the residence if these claims do not qualify as water related claims (see definition in section III above).		Subject to pre-approval
<b>Fire protection</b>	A fire hydrant within 1,000 feet of the residence <u>and</u> an adequately equipped fire department must be within 5 road miles of the residence.	A fire hydrant within 1,000 feet of the residence <u>or</u> an adequately equipped fire department must be within 5 road miles of the residence.	Subject to pre-approval
<b>Special risk characteristics:</b>			
<b>EIFS</b>			
- Water managed	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval
- Other	Unacceptable	Unacceptable	Subject to pre-approval
<b>Course of construction</b>	Subject to pre-approval (less than 1yr estimated completion)	Subject to pre-approval (less than 1yr estimated completion)	Subject to pre-approval
<b>Rented to others</b>	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval



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Tier Name (New business only)	Ultra Preferred	Preferred	Standard
<b>Minimum coverages</b> <u>Primary Houses</u> <ul style="list-style-type: none"> <li>• Excluding wind</li> <li>• Including wind:               <ul style="list-style-type: none"> <li>- Harris County 1B &amp; 1C</li> <li>- Harris County 1A</li> <li>- Other Tier 1*                   <ul style="list-style-type: none"> <li>* Territories 8, 9 &amp; 10</li> </ul> </li> </ul> </li> </ul>	\$500,000  \$1,500,000 Ineligible Ineligible	\$350,000  \$750,000 Ineligible Ineligible	Subject to pre-approval  Subject to pre-approval Subject to pre-approval Ineligible
<u>Secondary/Seasonal Houses</u> <ul style="list-style-type: none"> <li>• Excluding wind</li> <li>• Including wind:               <ul style="list-style-type: none"> <li>- Harris County 1B &amp; 1C</li> <li>- Harris County 1A &amp; Other Tier 1*                   <ul style="list-style-type: none"> <li>* Territories 8, 9 &amp; 10</li> </ul> </li> </ul> </li> </ul>	Acceptable with primary residence  \$1,500,000  Ineligible	Acceptable with primary residence  \$750,000  Ineligible	Acceptable with primary residence  Acceptable with primary residence  Acceptable with primary residence
<u>Primary Tenants &amp; Condominiums</u> <ul style="list-style-type: none"> <li>• Excluding wind</li> <li>• Including wind:               <ul style="list-style-type: none"> <li>- Harris County 1B &amp; 1C</li> <li>- Harris County 1A &amp; Other Tier 1*                   <ul style="list-style-type: none"> <li>* Territories 8, 9 &amp; 10</li> </ul> </li> </ul> </li> </ul>	\$200,000  \$200,000 Ineligible	\$100,000  \$100,000 Ineligible	Subject to pre-approval  Subject to pre-approval Subject to pre-approval
<u>Secondary/Seasonal Tenants &amp; Condominiums</u> <ul style="list-style-type: none"> <li>• Excluding wind</li> <li>• Including wind:               <ul style="list-style-type: none"> <li>- Harris County 1B &amp; 1C</li> <li>- Harris County 1A &amp; Other Tier 1*                   <ul style="list-style-type: none"> <li>* Territories 8, 9 &amp; 10</li> </ul> </li> </ul> </li> </ul>	Acceptable with primary residence  Acceptable with primary residence  Ineligible	Acceptable with primary residence  Acceptable with primary residence  Ineligible	Acceptable with primary residence  Acceptable with primary residence  Acceptable with primary residence
<b>Minimum deductibles</b> <u>Clause 1</u> <ul style="list-style-type: none"> <li>• Including wind:               <ul style="list-style-type: none"> <li>- Harris County 1B &amp; 1C</li> <li>- Harris County 1A, Territories 9 &amp; 10</li> <li>- Territory 8 (Galveston)</li> </ul> </li> </ul> <u>Clause 2 – All counties</u>	1% Ineligible  Ineligible  \$2,500	1% Ineligible  Ineligible  \$1,000	1% 2%  5%  \$500



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<b>Water loss history (Includes claims filed by the applicant <u>or</u> at the residence)</b>	1. No previous water damage claims allowed if any other characteristic increases the likelihood of loss. 2. One previous water damage claim permissible if all other risk characteristics satisfy underwriting standards. 3. No more than 2 appliance related claims filed by the applicant or at the residence if these claims do not qualify as water related claims (see definition in section III above).		Subject to pre-approval
<b>Fire protection</b>	A fire hydrant within 1,000 feet of the residence <u>and</u> an adequately equipped fire department must be within 5 road miles of the residence.	A fire hydrant within 1,000 feet of the residence <u>or</u> an adequately equipped fire department must be within 5 road miles of the residence.	Subject to pre-approval

<b>Special risk characteristics:</b>			
<b>EIFS</b>			
- <b>Water managed</b>	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval
- <b>Other</b>	Unacceptable	Unacceptable	Subject to pre-approval
<b>Course of construction</b>	Subject to pre-approval (less than 1yr estimated completion)	Subject to pre-approval (less than 1yr estimated completion)	Subject to pre-approval
<b>Rented to others</b>	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval
<b>Flood zone A (applies to primary &amp; secondary residences)</b>	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval
<b>Flood zone V</b>			
- <b>High-rise tenants and condominiums on the 3<sup>rd</sup> floor or higher only)</b>	Subject to pre-approval	Subject to pre-approval	Subject to pre-approval
- <b>All other</b>	Unacceptable	Unacceptable	Unacceptable