

NATIONAL
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LOUISIANA

Homeowners

Underwriting & Product Guide

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Underwritten by: Imperial Fire and Casualty Company

Table of Contents

- Guidelines 1
- Eligibility 2
- Guidelines Applicable to Forms HO20 and HO30 6
- Guidelines Applicable to Forms DW30, DW20 and DW10 8
- Transaction Guidelines 11
- Billing Procedures 13
- Fees 14
- Document Retention and Review Requirements 15

Guidelines

Guidelines are applicable to new and renewal business unless otherwise noted. This is a summary document and is not inclusive of all underwriting criteria. Contact your underwriter for further questions.

The guidelines set forth in this document do not apply if they are in direct conflict with state laws.

Applications

The following guidelines apply to any new application or change to an existing policy:

- Property Loss History reports are required on applicant(s) and insured location prior to binding coverage.
- Policies can be bound effective a maximum of 90 days in the future.
- Applications are required to be signed and dated by the named insured.
- Policy effective date is not allowed to be backdated.

We appreciate your business and want to be sure we fully evaluate each risk. Therefore, a completed application is required on all new business. The effective date cannot begin prior to the date coverage was quoted. The application must be signed and dated by the named insured. Backdating is strictly prohibited. This underwriting guide cannot cover all situations completely. National General Insurance Company (NGIC) retains the final underwriting decision on all risks. All properties will be inspected. Homes that are not well maintained at the time of the inspection will not be acceptable.

Eligibility

Ineligible Risks

- Vacant or unoccupied dwellings.
- Multi-family dwellings larger than a duplex.
- Beach and waterfront property.
- Mobile homes, modular homes, shell homes, log homes, homes not constructed in a conventional manner, or buildings originally constructed for any purpose other than as a dwelling.
- Risks in Protection Class (PC) 10.
- Risks without central heating and air conditioning.
- Risks with knob and tube, aluminum or sub-standard wiring and/or fuse boxes.
- Risks with galvanized plumbing.
- Risks over 50 years old, unless kitchens and bathrooms have been updated. Must be submitted prior to binding.
- Risks with multiple roof layers.
- Roof type that is not asphalt, composition or composition shingle without Cosmetic Roof Damage Exclusion coverage.
- Risks with wood shingles, asbestos shingles, tar and gravel or slate roofs.
- Risks with tile or concrete tile roofs.
- Risks with flat roofs.
Note: This does not apply to other structures.
- Risks with wood burning stoves or free-standing fireplaces.
- Risks with hot tubs without locking cover or not adequately fenced.
- Risks with a pier and beam foundation in excess of 3 feet.
- Risks with a pier and beam foundation 3 feet and under, unless the foundation is properly enclosed.
- Risk with the following:
 - Asbestos or EIFS.
 - Stucco siding.
 - Wood or asbestos shingle siding.
- Risks that are not well maintained or not in good condition.
- Risks without paved access.
- Risks that are accessible only by boat.
- Risks located on lots in excess of 5 acres.
- Applicants owning animals of vicious nature including, but not limited to Pit Bulls, Doberman Pinschers, Chows, Rottweilers, German Shepherds, American Staffordshire Terriers, or any other animals of a type, which may create a significant increase in liability exposure, if liability coverage applies. If one of these breeds exists at the home when the inspection is done, the policy will be cancelled permanently and not reinstated. No exceptions can be made. All dogs, regardless of breed, must be fenced at all times. Electronic fences do not satisfy this requirement.
- Applicants who have exotic animals, saddle animals or farm animals.
- Applicants who, because of lifestyle or occupation, travel extensively.
- Risks with a business located in the home (such as beauty shop, daycare, etc.).
- Brokered business.
- Risks described as ineligible under the other sections of these guidelines.
- Historical homes.
- Risks located over water.
- Isolated dwellings. Home must have at least three other dwellings within clear site.
- Risks used for the purpose of college housing.

Ineligible Risks continued

- Risks with more than two mortgages.
- Risks with individuals as mortgagees.
- Risks that are under construction or major renovation.
- Risks with burglar bars.
- Risks with ponds on the property.
- Risks with three or more claims within the last 5 years.
- Risks with solar panels.
- Risks with retaining walls deemed by the company to be in poor condition.
- Risks not insured to 100% replacement cost on forms that contain replacement cost coverage.
- Risks with no prior coverage or lapse in coverage, other than first time home buyers.
- Limited Liability Corporation (LLC) owning more than 10 dwellings.
- Risks with unrepaired damage related to a previous insurance claim.
- Applicants with a felony conviction in the past 5 years, or any conviction for arson or fraud.
- Risks for sale.
- Risks with metal buildings on premises.
- Risks with propane tanks.

Prior Losses

- All losses for the last 5 years must be reported on the application.
- Loss history is verified through Comprehensive Loss Underwriting Exchange (CLUE).
- Risks that have sustained prior flood and/or water damage is required to provide proof that damage has been properly repaired and remediated.
- Risks with more than one claim within the last 5 years are unacceptable.
- Risks with non-weather claims above \$20,000 in the last 5 years require underwriting approval prior to binding.

Rating Tiers

Tier requirements do not establish underwriting eligibility. Applicants are still subject to all underwriting guidelines, regardless of rating tier.

Applicants will be assigned a tier based on prior loss history (last 3 years) and credit score (credit score will be re-evaluated every 36 months). National General Insurance's web rater will determine the applicable tier.

Swimming Pools

Swimming pools are acceptable subject to the following conditions:

- Pools are required to have at least a 4-foot fence with a self-locking gate.
- Pools do not have a diving board or slide.
- Above ground pools are equipped with a pull-up ladder.

Trampolines

Trampolines are acceptable if surrounded by safety netting and positioned on flat ground.

Territories

All parishes will be rated in the territories filed with the Louisiana Department of Insurance. NGIC's web rater will determine the applicable territory.

Coastal Guidelines

A catastrophe underwriting value will be calculated for new business and renewal policies. All risks require an acceptable Catastrophe (CAT) Score to be eligible.

Protection Classes

Protection Classes are assigned by Property Insurance Association of Louisiana (PIAL). Risks that are more than 7 miles from a fire department will be rated in Protection Class 10.

Prior Insurance

All applicants must have prior insurance with no lapse in coverage (this does not apply to first time home buyers). Lender placed insurance does not qualify as prior insurance.

Other Insurance

All properties located in a Special Flood Hazard Area (Zone A or V) must be covered by a federal flood policy with matching limits (or highest limits available).

Structure Type and Occupancy

- Owner occupied dwellings are acceptable for both homeowner and dwelling forms. Duplexes are only acceptable for dwelling forms when the entire property is insured by National General Insurance and the entire property is owned by the insured. Any dwelling with occupancy of more than two families is not acceptable.
- Condominiums, townhomes or row houses are not acceptable.
- Seasonal or secondary dwellings are acceptable only on dwelling forms if owner occupied and if the primary dwelling is written with National General Insurance.
- Tenant occupied dwellings are acceptable only on dwelling forms.
- Properties written on Homeowner forms must be owned and occupied by the insured as a primary residence.

Age of Home

Homes over 50 years old must be submitted to Underwriting prior to binding. We require an accompanying inspection from the agency, including exterior pictures of the front and back, and interior pictures of all rooms. All kitchens and bathrooms must be completely renovated including plumbing, cabinetry, appliances and floors. Updates in kitchens and bathrooms must be visible from photos. Age of hot-water heaters should be included as well.

Construction and Condition

- Must meet good construction standards. Wood shingle, aluminum, EIFS, or asbestos siding is not acceptable.
- Multiple roof layers are not acceptable.
- Roof must be in good condition. Slate, tar and gravel, tile, concrete tile, or wood roofs are not acceptable.
- Composition roofs over 15 years are not acceptable.
- Buildings of all metal construction are not acceptable.
- Homes with a pier and beam foundation of 3 feet or less are acceptable only if the foundation is properly enclosed. Anything over 3 feet will require prior underwriting approval.
- Homes must be well maintained and in good condition at the time of the inspection.

Insurance to Value

- Dwellings should be insured for 100% of the current replacement cost on all forms that contain replacement cost coverage on the dwelling (Both the HO30 and HO20 are replacement cost forms).
- Dwellings should be insured for 100% of the ACV on all other policies (ACV equals replacement cost less depreciation).
- If ACV of dwelling is less than 80% of full replacement cost of risk, it is unacceptable.
- All property written on form HO30 must have the HO201 Replacement Cost for Personal Property endorsement.

Guidelines Applicable to Forms HO20 and HO30

Coverage Amounts

Coverage A — Dwelling	<p>Region 1:</p> <ul style="list-style-type: none"> • Minimum: \$200,000 • Maximum: \$1,000,000 <p>Regions 2 – 6:</p> <ul style="list-style-type: none"> • Minimum: \$200,000 • Maximum: \$1,000,000 • Limits above \$500,000 require underwriting approval prior to binding.
Coverage B — Other Structures	<ul style="list-style-type: none"> • 10% of the Coverage A limit • Additional coverage may be purchased in increments of \$1,000 subject to a \$60,000 maximum.
Coverage C — Personal Property	Limits from 40% to 70% of the dwelling limit are available.

Minimum Deductibles

Storm	Deductible 1 — Wind/Hail	Deductible 2 — All Other Perils	Deductible 3 — Named Perils
Region 1	1%	\$1,000	1%
Region 2	1%	\$1,000	1%
Region 3	\$1,000	\$1,000	\$1,000
Region 4	\$1,000	\$1,000	\$1,000
Region 5	\$1,000	\$1,000	Not Available
Region 6	\$1,000	\$1,000	\$1,000

Note: When choosing a percentage, the calculated deductible amount must be equal to or greater than \$1,000 or a \$1,000 deductible should be selected.

Minimum Premium

Minimum premium for HO30 and HO20 is \$300.

Scheduled Personal Property

Jewelry	Firearms
Maximum total schedule: \$20,000	Maximum total Schedule: \$7,500
Maximum individual item: \$15,000	Maximum individual item: \$2,500

Notes: Appraisals must be submitted on items valued over \$1,500.
The maximum total schedule of all personal property: \$30,000.

Liability Limits

- Personal Liability: \$500,000 maximum.
- Medical Payments: \$5,000 maximum.

Available Discounts

- Accredited Builder
- Advance Purchase
- Agency Auto Companion
- Agency Auto and Flood Companion
- Claims Free
- Fire Alarm
- Flood Companion
- Hip Roof
- National General Auto Companion
- New Purchase
- Police Alarm
- [Wind Mitigation](#)
 - Fortified Roof

Surcharges

Building Type.

Guidelines Applicable to Forms DW30, DW20 and DW10

Coverage Amounts

Coverage A — Dwelling	<p>Region 1:</p> <ul style="list-style-type: none"> • Minimum: \$200,000 • Maximum: \$1,000,000 <p>Region 2:</p> <ul style="list-style-type: none"> • Minimum: \$200,000 • Maximum: \$1,000,000 <p>Regions 3, 4, 5, and 6:</p> <ul style="list-style-type: none"> • Minimum: \$200,000 • Maximum: \$1,000,000 • Limits above \$500,000 require underwriting approval prior to binding.
Coverage B — Other Structures	10% of the Coverage A limit
Coverage C — Personal Property	Available on Owner Occupied risks only up to 70% of the dwelling limit.

Minimum Deductibles

Storm	Deductible 1 — Wind/Hail	Deductible 2 — All Other Perils
Region 1	1%	\$1,000
Region 2	1%	\$1,000
Region 3	\$1,000	\$1,000
Region 4	\$1,000	\$1,000
Region 5	1%	\$1,000
Region 6	\$1,000	\$1,000

Note: When choosing a percentage, the calculated deductible amount must be equal to or greater than \$1,000 or a \$1,000 deductible should be selected.

Minimum Premium

Minimum premiums for DW30, DW20 and DW10 are \$300.

Liability Limits

Liability coverage is available on owner or tenant occupied dwellings through the DW213 – Dwelling Liability Coverage endorsement.

- Personal Liability: \$500,000 maximum.
- Medical Payments: \$5,000 maximum.

Available Discounts

- Flood Companion
- New Purchase
- [Wind Mitigation](#)

Surcharges

Building Type.

Wind Mitigation Discounts

- A risk must be a one- or two-family dwelling, that is owner occupied and the policy form must be a DW10 with minimum Basic Perils and Extended Coverage, DW20, DW30, HO20 or HO30.
- The insured has the obligation to provide documentation to verify eligibility for discounts including but not limited to the Louisiana Hurricane Loss Mitigation Survey Form (available on National General Insurance's web site) which has been properly completed by a qualified professional, permits, certificates of occupancy, inspection reports and/or receipts.
Note: The discount will not be applied until the appropriate documentation has been submitted and approved by Underwriting.
- Discounts will be given for the following qualifying mitigation features:
 - Building Code — Insurance Institute for Business & Home Safety (IBHS) certified as fortified for safer living.
 - Basic design wind speed used to design and construct the dwelling.
 - Exposure category (ASCE 7) used to design and construct the dwelling.
 - Secondary roof water intrusion systems.
 - Extent of wind-borne debris protection.
 - Type of wind-borne debris protection.
 - Roof geometry.
 - Roof covering system — Asphalt Shingles Passed ASTM D3161 (Class F) or ASTM DE7158 (Class G or H).
 - Roof-wall connection type.
 - Gable Roof Bracing — In compliance with Louisiana State Uniform Construction Code.
 - Foundation Restraint — In compliance with Louisiana State Uniform Construction Code.
- Fortified roofs may qualify for Roof, Silver, or Gold discount levels as determined by IBHS standards.

If the dwelling qualifies for more than one discount, the discount percentages will be added together and then applied to the policy premium.

Transaction Guidelines

Binding New Policies

An agent in good standing with National General Insurance has the authority to bind coverage according to the terms and conditions in this guide. New business applications cannot be bound or effective until the following conditions are met:

- Agent has obtained adequate information to accurately rate the risk and has done so.
- Application and all applicable forms and documents are completed and signed by the applicant and the appointed agent.
- Down payment or payment in full has been collected.

National General Insurance reserves the right to reject or cancel any risk not bound in accordance with these rules. Agents do not have authority to issue policies, endorsements, or cancellation notices — unless specifically authorized by National General Insurance in writing.

Brokering is not permitted. It is not acceptable to give the underwriting materials to other agents or brokers or to accept applications for risks that have been underwritten or will be serviced outside the office. Violations will result in immediate termination of the agency agreement.

Transfer or Assignment

National General Insurance does not allow transfer or assignment of the coverage to a new location or new owner(s). A new, signed application specific to the new owner or new location is required. The new application must meet the eligibility requirements.

New Business Moratorium

In the event of a catastrophe or impending catastrophe, severe weather watch or warning, National General Insurance may invoke a moratorium on new business and endorsement activity. Authority to bind is reinstated after the event has passed.

Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an application for insurance and to inform National General Insurance of any and all changes during the policy period. Failure to do so could result in denial of a claim or rescission of a policy.

The agent is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application concerning business use, past insurance fraud, and felonies.
- Inform the applicant that National General Insurance uses Motor Vehicle Report(s) (MVR) (watercraft), Comprehensive Loss Underwriting Exchange (CLUE), credit reports, and other available reports to assist in verifying information and rating a policy.
- Disclose all losses and accident activity.

Endorsements

- Endorsement requests should be submitted using the agency policy system.
- Premium adjustments resulting from policy changes will be made at the time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.
- Certain types of endorsements will be reviewed by National General Insurance and additional information may be requested as a result of the transaction being performed.

Cancellations

None of the mandatory coverages in the policy may be canceled unless the entire policy is canceled. If insurance is canceled, coverages are reduced, or property is foreclosed, the earned premium will be calculated on a pro rata basis.

Flat Cancellations

If the insured wants the policy canceled flat, the agent request must submit the cancellation request within 30 days of the date of issuance of the policy.

Insured Requested

Insured requested cancellations are calculated pro rata.

When an agent receives a request to cancel a policy from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page, the agent can process the cancellation. A signed written request from the named insured is required. The insured's signed written request and any necessary proof documents must be retained in the agent's office.

Company Requested — Cancellation for Non-Payment

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, agent, and any mortgagee or additional interest. If payment is received before the cancellation effective date, the cancellation will not take effect and the policy will remain in-force. If the payment is received on or after the cancellation effective date, the cancellation will take effect. Cancellations for non-payment of premium are calculated pro rata.

Renewals

A renewal offer will be sent to the named insured prior to the policy expiration date according to statutory requirements. The insured must pay all balances due before money received can be applied to the renewal.

Billing Procedures

Policy Term

All policies are issued for a 12-month term.

Payments

All payment invoices are billed directly to the insured except the down payment, which must accompany the application. Each invoice will contain a schedule of remaining payments. If the policy is mortgagee billed, the bill is sent directly to the mortgagee.

All refunds are mailed directly to the insured.

When an agent accepts an insured's check, it should be made payable to National General Insurance or the agency. When an insured's check is made payable to National General Insurance, the check should be endorsed to the agency account by signing or stamping the check and indicating For Deposit Only.

Visa, American Express, and MasterCard credit card or debit card; agent sweep; or electronic check are acceptable methods of payment for:

- Down Payments
- Installment Payments
- Electronic Funds Transfer (EFT)/Auto Pay.

Electronic Funds Transfer (EFT)/Auto Pay

If the Electronic Funds Transfer (EFT)/Auto Pay payment is available, an insured may complete an National General Insurance Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from a:

- Personal checking or savings account
- Credit card or debit card.

A draft schedule will be provided to the named insured.

If a change occurs on a policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General Insurance will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates must be received by National General Insurance at least 10 business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay must be received by National General Insurance at least 3 business days prior to the next draft. For account information changes, a new Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement is required.

Renewal down payments will automatically be drafted from the named insured's account — **unless** a written request to stop the draft is received.

Fees

The following fees are applicable to Forms HO20, HO30, DW30, DW20, and DW1.

Inspection

An inspection fee of \$40 will be charged on all new policies. The fee is fully earned after the property is inspected and the policy becomes effective.

Installment

Installment fees are based on the following payment methods:

- Direct Bill \$3
- Electronic Funds Transfer (EFT)
 - Checking/Savings \$2
 - Credit Card \$2
- Mortgagee \$0

Late

Payments must be postmarked on or before the due date to avoid a \$10 late fee.

Non-Sufficient Funds

A \$25 fee will be assessed on any check returned by the bank.

Policy

A policy fee of \$75 will be charged on all new and renewal policies.

Reinstatement

A \$5 fee will be charged to reinstate a lapsed policy.

Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General Insurance. When a sale or policy endorsement is completed, an Agency To Do prints a list of documents required to be submitted to National General Insurance or to be retained in the customer's file. These documents, whether paper or electronic form, should be retained for at least 5 years from the policy expiration date (or if coverage was never bound, from the date on which the quote was rejected). If state law requires such documents be retained longer than 5 years, comply with the state requirement.

All agency records pertaining to the business of National General Insurance are open for evaluation and inspection during routine reviews. Upon request, specific documentation will be required to be presented. Failure to provide the documentation within the allotted time period will result in a failed review.

Uploading Policy Documents

When a Policy To Do requires documentation be submitted to National General Insurance, uploading documents through the policy system is the fastest and easiest way to ensure the policy documents are immediately received.

Go Paperless

Enroll National General Insurance customers in paperless document delivery — adding value for the customer and reducing calls to the office. Paperless document delivery provides the insured immediate access to Declarations Pages, Policy Booklets, endorsements, renewals, and other documents.

Note: The insured will continue to receive printed invoices and cancellation notices delivered by the United States Postal Service.

The only requirement for an insured to Go Paperless is a valid email address.

Customers choosing to Go Paperless will receive a welcome email advising to register online for self-service to fully activate the paperless option.

- New Business — Customers must register and accept the Go Paperless option within 5 days of policy issuance; if action is not taken, the system will remove the paperless option and generate all policy documents.
- Midterm/Renewals — Customers can opt in to Go Paperless at any time via the customer portal.

eSignature

New business customers can choose to electronically sign (eSign) the Point of Sale (POS) policy documents that require a signature — eliminating the need to obtain a handwritten signature. A valid email address is required to activate the eSign option through a customer self-service account.

Note: The eSign option is only available for new business POS documents requiring a signature; it is not available for signature documents generated by endorsements or renewals.

Customer Self-Service

When the policy is bound, the insured and co-named insured (if applicable) will receive an email advising them to 1) register for a self-service account and 2) review and eSign the documents.

Note: A one-time registration is required for the insured to setup an identification (ID) and password for future access to policy information.

When an insured does not eSign the documents within 5 days of receiving the email, the New Business Packet will be printed and mailed via the United States Postal Service using the address on the policy. In addition, the eSign capability will no longer be available, and the insured will need to wet sign and return the signature forms. Failure to submit the requested information to National General Insurance could result in an increase in policy premium or cancellation of the policy.