

Loya Insurance Company

DWELLING INSURANCE EZ - QUOTE

Need a fast quote? Use this convenient form to gather the simple information you'll need for a non-guaranteed, non-bound Quote*.

Your Agent code: _____ - _____ - _____

Policy Type: TDP - 1

CUSTOMER INFORMATION

LAST NAME: FIRST NAME: M.I.:

DRIVER'S LICENSE #: PHONE NUMBER:

DWELLING INFORMATION

OWNER OCCUPIED: YES YEAR BUILT: MARKET VALUE: \$

IS THE HOME LOCATED INSIDE INCORPORATED CITY LIMITS? (PPC 1-8) **IF NO, NOT ELIGIBLE FOR DWELLING QUOTE.**
 YES NO

CITY: ZIP: COUNTY: PPC:

TYPE OF ROOF: AGE OF ROOF:

CHARGEABLE PAID LOSSES: (3 YEARS) \$ BRICK/FRAME/OTHER

ANY OPEN FLAME HEATING DEVICES? **IF YES, DWELLING NOT ELIGIBLE FOR QUOTE.**
 YES NO

COVERAGES: A. (DWELLING) \$ B. (PERSONAL PROPERTY) \$ OTHER STRUCTURES \$

VMM: YES NO

DEDUCTIBLE: ANNUAL PREMIUM: REFERENCE:

* Your E-Z Quote has not been underwritten. Therefore, the risk is non-bound and the premium is non-guaranteed. More information may be needed in certain situations.

Texas

Effective Dates:
January 20, 2009

Renewals:
February 20, 2009

Loya Insurance Company

Dwelling Fire Program

TDP-1 Policy Coverages

Named Peril Coverage — Fire, Lightning & Extended Coverages are automatically included. Vandalism and Malicious Mischief is an optional coverage.



Fire



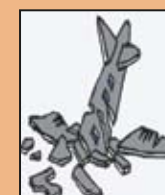
Lightning



Explosion



Wind



Aircraft
Damage



Riot / Civil
Commotion



Emergency
Removal of
Personal Property



Hail



Smoke



Damage from
a Vehicle



Debris
Removal



Emergency
Repair After Loss

Affordable Insurance — Unsurpassed Service

General Underwriting Rules and Guidelines

Effective January 20, 2009

Protected Dwellings Only — TDP Form 1

- Policy Term: 1 Year
- Maximum Limit: (Owner occupied) \$200,000
- Deductible: Select - \$250 - \$500 - \$1000
- Maximum Limit: (Tenant occupied) \$200,000
- Deductible: 1% of dwelling amount or \$250 (whichever is greater)
- V&MM: Acceptable on owner occupied only
- Contents Coverage: Maximum - 30% of dwelling amount - owner occupied only

Insurable value is dwellings fair market value less the value of the land.

Unacceptable Risks: **DO NOT BIND COVERAGE OR SUBMIT**

- First Tier
- Mobile Homes
- Dwellings with more than 2 mortgages
- Dwellings with wood burning stoves or other open flame heating devices
- Vacant or unoccupied dwellings
- Dwellings attached to or occupied as commercial risk
- Farm or ranch property
- Portable buildings
- Duplexes and Townhomes
- Unprotected properties (PPC 9 or 10)
- Dwellings in poor condition or not properly maintained
- Dwellings who's insurable value exceeds \$200,000
- Roofs with more than 1 layer of shingles located in Municipalities which have adopted the International Building Code

Claims - Assign to approved adjuster in your area and fax notice to Company

Policy Fee \$25	NSF \$25
\$200 Minimum Premium	Late Fee \$6
20% Commission - New	Services Fee \$6
15% Commission - Renewals	

1800 Lee Trevino El Paso, TX 79936
PH: 1-800-554-0595 Fax: 1-800-387-8220

Loya Dwelling Fire Program

What you need to know... about the dwelling.

The Loya Dwelling Fire Program targets dwellings that do not qualify for most preferred markets. Dwellings must be structurally sound and in reasonable condition, and prospective insureds must have acceptable loss histories.

What is a TDP - Form 1 policy?

The TDP - Form 1 is the industry's **workhorse ACV** (actual cash value) **dwelling policy**. Our policy is affordable, simple and appropriate for most dwellings.

The policy is well suited for those insured's interested in minimal coverage at an affordable price. The policy can be structured to provide coverage options such as:

- Additional other structures
- Personal property
- Vandalism & malicious mischief

How do you obtain quotes or write a policy?

It's simple, just:

- Log on to the **INSUROR-ATLAS** program.
- System will ask you if you are:
 - a. Quoting a new quote, or
 - b. Retrieving an old quote
- Then follow the instructions on the menu to develop a quote or write a policy.

Should you require additional assistance, or would like information on an agency contract, call us at 1-800-554-0595