



UNDERWRITING GUIDELINES
GERMAN-AMERICAN FARM MUTUAL
100 South 2nd Street • Pflugerville, Texas 78660 (512) 990-5711

Perils Insured Against:

fire, storm including lightning, windstorm, hurricane, hail, explosion, sudden and accidental discharge, leakage and overflow of water or steam from within a plumbing, heating or air conditioning system or household appliance, theft of scheduled property, repair to point of entry on dwelling caused by theft.

Guidelines: Mobile Homes

Mobile homes (double-wide) We will insure them up to 15 years old without prior approval.

Mobile homes (single-wide) We will insure them up to 10 years old without prior approval.

All mobile homes are Actual Cash Value (ACV) only. All mobile homes must be covered for a minimum of \$75 per sq ft.

Guidelines: Dwellings

All dwellings must be covered for a minimum of \$100 per sq foot and at least the Replacement Cost Estimator. Maximum is 20% above the Replacement Cost Estimator without underwriting approval.

*Dwellings over 40 years old OR have a roof over 15 years old are ACV. We will **NOT** insure home over 40 years old without updated electrical, plumbing and heating. We will **NOT** insure home with a roof older than 20 years old. We will **NOT** insure home with a Flat roof. We will **NOT** insure home without Central Heat/Air. We will **NOT** cover a home that will be vacant 60 days or more. Dwelling 40 years old or younger AND have a roof 15 years or younger qualify for RCC. "Cosmetic" damage is not covered. Carports must be anchored down to a concrete slab or anchored down by being inside of the concrete slab. Properties must be insured to 80% of value at a minimum. Builders Risk policies are 100% earned premium. **MUST BE PAID IN FULL.** We will insure Full time, Part time, Builder's Risks and Rentals. We do **NOT** cover Vacant Homes. If any 1 scheduled item is valued over \$1,000.00 an appraisal or receipt must be submitted with application. (guns, antiques)*

The Policies issued by German-American Farm Mutual Insurance do not automatically provide coverage for the following:

Outbuildings:

There is no coverage for outbuildings unless they are specifically scheduled, and premium is paid. There is no coverage for outbuilding contents included in the household contents, contents must be scheduled, and premium is paid.

Theft:

There is no coverage for theft unless such coverage has been scheduled. Payment of a claim (If such coverages is added and paid for) requires visible signs of breaking and entering and a police report. There is no coverage for mysterious disappearances.

Blanket Theft Available:

Two options for theft coverages are available, either of which will incur additional premium.

- A) Blanket Theft
- B) Scheduled Items

Applicant Initial(s) _____



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Please Note:

Windstorm, hurricane, or hail:

There is no coverage to the inside of the building or to personal property contained in the building, unless direct force of wind or hail makes an opening in the roof or wall and rain, snow, sand, or dust enters through this opening and causes damage. Unless penetration occurs, hail damage to metal roofs, sidings, or coverings is excluded.

Multi-layer Roof:

In the event of loss to a multi-layer roof, we do not cover the cost to remove or replace roof decking sheathing or battens, or any roof coverings under the top layer. The term multi-layer roof includes roof systems with two or more layers of shingles or tiles, or multiple layers of modified bitumen roofing, single ply roofing, built-up roofing or roll roofing installed on the roof, as a result of two or more roof installations.

Claim Guidelines:

Claims must be called in and reported by the insured. Prompt notification is important. The following information will need to be given when the claim is reported. Date of loss, Policy Number, Contact phone #, and what happened that caused the claim.

Fire Claims: A fire report is required.

Theft Claims: A police report is required. Claims must be filed within 10 days of occurrence.

Lightning Claims: Claims must be filed within 20 days of occurrence. Lightning affidavit required. Additional Living Expense included up to \$10,000 or 6 months (whichever comes first)

Three or more claims may result in loss of coverage.

If two claims do not result from storm, policy will be subject to underwriting approval.

Claims can be reported to 512-990-5711 or 800-521-4771

I have read and understand the guidelines and the exclusions explained on this document.

Date _____ Applicant(s) Signature _____