

**Incline National Insurance Company**  
**Initial Forms Filing**  
**Explanatory Memorandum**

Incline National Insurance Company respectfully submits this filing to introduce a new Homeowners insurance program in Texas. This filing includes proprietary policy forms, endorsements, and required notices designed specifically for risks located within the state. Our targeted effective date is July 1<sup>st</sup>, 2026.

The Company reviewed policy forms used by major competitors in the Texas marketplace, as well as forms developed by Insurance Services Office (“ISO”), in the development of its coverage forms.

The base policy form incorporates ISO-based language, used with permission, along with select provisions informed by competitor forms and Company-specific modifications tailored to the Texas market.

Most endorsements included in this filing are derived from ISO forms, used with permission, and have been adapted as necessary to align with the Company’s underwriting approach and product design.

This is a new program and not a revision, replacement, or withdrawal of any previously approved forms in Texas.

The following forms are being used with this program:

**1. SPECIAL PROVISIONS - TEXAS**

Form Number: HE BA 02 TX

Edition Date: 01 26

Description: Modifies the base policy to ensure compliance with the Texas Insurance Code.

Forms Use: Mandatory

**2. ROOF FOR FIRE AND LIGHTNING ONLY**

Form Number: HE BA 15 CW

Edition Date: 01 21

Description: Limits roof coverage to losses caused by fire or lightning. Any applicable premium credit is reflected in the base rates.

Forms Use: Optional

**3. ADJUSTMENT OF LIMIT**

Form Number: HE BA 23 CW

Edition Date: 05 21

Description: Describes how coverage limits may be adjusted at renewal.

Forms Use: Mandatory

**4. COMMUNICABLE DISEASE EXCLUSION**

Form Number: HE BA 61 CW

Edition Date: 03 22

Description: Excludes losses arising from communicable diseases.

Forms Use: Mandatory

#### 5. WINDSTORM OR HAIL EXCLUSION - TEXAS

Form Number: HE BA 70 TX

Edition Date: 06 02

Description: Excludes coverage for windstorm or hail losses. Any applicable premium credit is reflected in the base rates.

Forms Use: Optional

#### 6. ROOF SURFACES ENDORSEMENT

Form Number: HE BA 81 CW

Edition Date: 01 26

Description: Modifies coverage applicable to roof surfaces. Any applicable premium credit is reflected in the base rates.

Forms Use: Conditional Mandatory

#### 7. NAMED STORM DEDUCTIBLE

Form Number: HE BA 82 CW

Edition Date: 01 26

Description: Establishes a separate deductible applicable to named storm losses.

Forms Use: Conditional Mandatory

#### 8. REFRIGERATED PROPERTY COVERAGE

Form Number: HE BA 98 CW

Edition Date: 05 11

Description: Provides coverage for spoilage of refrigerated property.

Forms Use: Optional

#### 9. ADDITIONAL INSURED - RESIDENCE PREMISES

Form Number: HO 04 41

Edition Date: 10 00

Description: Extends certain policy coverages to an additional person or entity.

Forms Use: Optional

#### 10. BAMBOO ESSENTIALS HOMEOWNERS POLICY

Form Number: HO BA 02 CW

Edition Date: 01 26

Description: Base policy contract providing coverage for property and liability losses.

Forms Use: Mandatory

#### 11. ADDITIONAL INTERESTS - RESIDENCE PREMISES

Form Number: HP BA 10 CW

Edition Date: 10 00

Description: Provides certain rights and notifications to additional interested parties.

Forms Use: Optional

#### 12. TRUST ENDORSEMENT

Form Number: HP BA 12 CW

Edition Date: 05 11

Description: Extends policy coverages to a trust or trust-related parties.

Forms Use: Conditional Mandatory

#### 13. SECURE HOME

Form Number: HP BA 15 CW

Edition Date: 05 24

Description: Establishes eligibility requirements for certain policy discounts.

Forms Use: Conditional Mandatory

#### 14. LIMITED ANIMAL LIABILITY COVERAGE

Form Number: HP BA 22 CW

Edition Date: 03 22

Description: Provides limited liability coverage for animal-related incidents.

Forms Use: Optional

#### 15. ADDITIONAL INSURED - STUDENT LIVING AWAY FROM THE RESIDENCE PREMISES

Form Number: HP BA 27 CW

Edition Date: 05 11

Description: Extends certain coverages to students living away from the insured residence.

Forms Use: Optional

#### 16. OTHER STRUCTURES ON THE RESIDENCE PREMISES - INCREASED LIMITS

Form Number: HP BA 48 CW

Edition Date: 10 00

Description: Increases coverage limits for other structures for an additional premium.

Forms Use: Optional

#### 17. SCHEDULED PERSONAL PROPERTY ENDORSEMENT (WITH AGREED VALUE LOSS SETTLEMENT)

Form Number: HP BA 60 CW

Edition Date: 04 24

Description: Provides scheduled personal property coverage with agreed value loss settlement.

Forms Use: Optional

#### 18. WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

Form Number: HP BA 71 CW

Edition Date: 01 26

Description: Establishes a separate percentage deductible for losses caused by windstorm or hail.

Forms Use: Conditional Mandatory

#### 19. EXTENDED REPLACEMENT COST FOR COVERAGE A - DWELLING

Form Number: HP BA 72 CW

Edition Date: 01 26

Description: Provides increased dwelling coverage limits for an additional premium.

Forms Use: Optional

#### 20. SCHEDULED PERSONAL PROPERTY ENDORSEMENT - TEXAS

Form Number: HP BA 73 TX

Edition Date: 01 26

Description: Provides scheduled coverage for specified personal property items.

Forms Use: Optional

#### 21. FOUNDATION COVERAGE - TEXAS

Form Number: HP BA 74 TX

Edition Date: 01 26

Description: Provides additional coverage for foundation-related losses.

Forms Use: Optional

#### 22. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE - TEXAS

Form Number: HP BA 75 TX

Edition Date: 01 26

Description: Provides limited coverage for water backup and sump overflow losses.

Forms Use: Optional

#### 23. ACTUAL CASH VALUE LOSS SETTLEMENT - TEXAS

Form Number: HP BA 76 TX

Edition Date: 01 26

Description: Modifies loss settlement to actual cash value in exchange for a premium credit.

Forms Use: Optional

#### 24. FUNCTIONAL REPLACEMENT COST LOSS SETTLEMENT

Form Number: HP BA 77 CW

Edition Date: 01 26

Description: Provides functional replacement cost settlement as specified on the declarations page.

Forms Use: Optional

25. COSMETIC DAMAGE EXCLUSION - WINDSTORM OR HAIL - TEXAS

Form Number: HP BA 78 TX

Edition Date: 01 26

Description: Excludes cosmetic damage caused by windstorm or hail. Any applicable premium credit is reflected in the base rates.

Forms Use: Optional

26. PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT - TEXAS

Form Number: HP BA 79 TX

Edition Date: 01 26

Description: Provides replacement cost coverage for personal property for an additional premium.

Forms Use: Optional

27. PERSONAL INJURY COVERAGE - TEXAS

Form Number: HP BA 80 TX

Edition Date: 01 26

Description: Provides personal injury liability coverage for an additional premium.

Forms Use: Optional

28. FRAUD NOTICE

Form Number: PH BA 81 CW

Edition Date: 09 20

Description: Provides notice regarding insurance fraud.

Forms Use: Mandatory

29. U.S. TREASURY DEPARTMENT OFFICE OF FOREIGN ASSETS CONTROL (OFAC)

Form Number: PH BA 82 CW

Edition Date: 09 20

Description: Provides required OFAC notice.

Forms Use: Mandatory

30. TEXAS NOTICE TO POLICYHOLDERS COMPLAINTS

Form Number: PH BA 84 TX

Edition Date: 01 26

Description: Provides required information on how to file a complaint.

Forms Use: Mandatory

31. FLOOD NOTICE

Form Number: PH BA 87 CW

Edition Date: 01 21

Description: Provides notice that flood coverage is excluded.

Forms Use: Mandatory

### 32. ADVERSE UNDERWRITING DECISION NOTICE (CREDIT)

Form Number: PH BA 88 CW

Edition Date: 01 24

Description: Notice of adverse action based on credit information.

Forms Use: Mandatory

### 33. ADVERSE UNDERWRITING DECISION NOTICE (NON-CREDIT)

Form Number: PH BA 89 CW

Edition Date: 01 24

Description: Notice of adverse action not based on credit.

Forms Use: Mandatory

### 34. POLLUTION EXCLUSION NOTICE

Form Number: PH BA 92 CW

Edition Date: 05 21

Description: Provides notice of pollution exclusion.

Forms Use: Mandatory

### 35. ROOF SURFACES EXPLANATORY MEMO

Form Number: PH BA 93 CW

Edition Date: 01 26

Description: Explains the application of the Roof Surfaces Endorsement.

Forms Use: Mandatory

### 36. BAMBOO INSURANCE POLICY APPLICATION

Form Number: PH BA AP CW

Edition Date: 11 24

Description: Policy application form.

Forms Use: Mandatory

### 37. BAMBOO INSURANCE DECLARATIONS PAGE

Form Number: PH BA DEC CW

Edition Date: 10 25

Description: Policy declarations page.

Forms Use: Mandatory

### 38. EVIDENCE OF PROPERTY INSURANCE

Form Number: PH BA EI CW

Edition Date: 11 24

Description: Provides evidence of insurance coverage.

Forms Use: Mandatory

### 39. IMPORTANT INFORMATION ABOUT YOUR LIMITED SUDDEN AND ACCIDENTAL WATER AND FREEZING COVERAGE

Form Number: PN BA 95 TX

Edition Date: 01 26

Description: Explains water coverage limitations and encourages use of water monitoring or shut-off devices.

Forms Use: Mandatory