

- Farmers GroupSelect[®] termination, any outstanding premium and fees for that terminated policy must be collected before a new home policy is issued.
- Foremost Signature[®] ■ Applicants without continuous insurance coverage unless first time home purchase (excluding renters).

Additional Risk Characteristics:

- Dwellings with Coverage A greater than ~~\$1,000,000~~\$1,500,000.
- Any dwelling property with an adjacent exposure that represents an objectively identifiable hazard which significantly increases the insured risk.
- Homes undergoing renovation or restoration to the extent a permit would be required.
- Unfenced swimming pools.
- Exotic or undomesticated animals unless excluded from coverage.
- Any dog still on the premises with a prior bite history.
- Policies with unacceptable claim, payment, or other history related to insurability.

Scheduled Personal Property:

- Items valued at \$25,000 or more and appraisal not received.

Alarm Systems:

- Coverage A is \$1M or more without professionally installed and professionally monitored fire and burglar systems.
- Renters or Condo forms with Coverage C of \$500,000 or more without professionally installed and professionally monitored fire and burglar systems, or no monitored, controlled, or gated access.

Applicant:

- New business applications where the Company is unable to verify the claimed identity of the applicant or named insured.
- Applicants who have been convicted of insurance fraud, who have committed fraud, committed arson, or material misrepresentation in connection with an application for insurance or claim.
- Applicants who have made one or more unauthorized payment(s) in connection with an application or policy.
- Any policy issued when there is outstanding premium and fees due on a previous account with one of the insurers that is part of the Farmers GroupSelect[®] or Foremost Signature[®]. Regardless of the reason for the

Insurance to Value:

- When Coverage A is less than 100% of the estimated replacement cost, the home is ineligible.

Additional Company Review Required

- 1 or more fire losses within the 5-year period prior to the requested policy effective date.
- 1 or more losses on the residence premises (prior ownership) within the 5-year period prior to the requested policy effective date.

Seasonal/Secondary Properties:

- Monoline risks with losses within the last 5 year period prior to the requested policy effective date.
- Monoline risks and Location Fire score >420.
- Risks with Coverage A of \$500,000 or more with no monitored central station fire and burglar alarm system are prior approval.
- The liability limit on the secondary or seasonal home must match that of the primary home.

Coastal Risk:

- For new and renewal business, dwellings in Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris (Tier 1), Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy counties unless wind coverage is excluded, or the dwelling is certified by the Insurance Institute for Business & Home Safety (IBHS) as FORTIFIED Home™ Gold within 5 years of the policy effective date.
- For new business, dwellings in Harris (tier 2) and Fort Bend counties, unless the dwelling is certified by the Insurance Institute for Business & Home Safety (IBHS) as FORTIFIED Home™ Gold within 5 years of the policy effective date.
- When one or more of the conditions noted below applies in the following designated Texas counties. (Not applicable to Renter or Condo Policies) Aransas, Brazoria, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Harris, Jefferson, Kenedy, Kleberg, Matagorda, Montgomery, Nueces, Refugio, San Patricio, and Willacy:

~~January 16, 2026~~November 14, 2025