



# GENERAL HOMEOWNER'S INSURANCE UNDERWRITING GUIDELINES AND ISSUES

When it comes to getting homeowner's insurance, there are a lot of factors that come into play. Here are some of the most common underwriting issues that can increase rates or lead to a property being deemed an ineligible risk.

## 1 Roof Age

Shingle Roofs MUST be under 20 years old for consideration for full replacement cost coverage. Most carriers are only writing full replacement cost on roofs under 10 years old. Some carriers offer ACV (actual cash value) options for anything up to 20 years old. There are also E&S carriers that will write older roofs but will completely exclude coverage for the roof.

## 2 Aggressive Dog Breeds

Vary carrier to carrier –  
Some carrier will cover the aggressive dog breeds (as long as no bite history) but will exclude liability coverage for that dog specifically.

## 3 Ineligible Panels

Challenger, Federal Pacific, Zinsco, Sylvania

These panels deem a property ineligible for most carriers.

## 4 Ineligible Plumbing

Polybutylene

Some carriers will accept this type of plumbing BUT will completely exclude water damage.

## 5 Claims

Any claims on any properties the client has owned in the past 5 years

Water claims over \$10k or 2 or more non-weather related claims. 2 or more weather related claims.

Generally speaking there can't be any existing damage to the property and the interior systems need to be in good condition. Properties over 40 years old require an acceptable 4 point inspection that shows 5+ years of remaining life on interior systems.