

# Dwelling Fire Program



## Coverages & Options (Texas)

Guidelines	DP1 Program	DP3
Age of home	No restrictions	80 years of age and newer
Home value	Minimum \$150K / maximum value varies by county \$300K-\$500K. Risk must be insured to 100% Replacement Cost Value.	Minimum \$150K / maximum value varies by county \$300K-\$500K. Risk must be insured to 100% Replacement Cost Value.
Occupancy type	Owner-occupied; seasonal; rental; not a residence; vacant	Rental; seasonal; vacant
Coverage	Named perils	Comprehensive; water included
Liability	Comprehensive personal up to \$500K	Comprehensive personal up to \$500K
Fire PC	Any protection class (incl. 9 & 10)	Any protection class (incl. 9 & 10)
Prior claims	Risks with up to three claims in the past 3 years is acceptable	Risks with up to three claims in the past 3 years is acceptable
Loss settlement	Actual cash value (ACV)	Replacement cost for home and other structures; ACV for contents with replacement cost optional

Aspen MGA will consider risks with the following characteristics, based on location and condition. Written through Tower Hill Specialty.



**ON THE WEB:** [AspenMGA.com](http://AspenMGA.com)

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