

## **THE “HOB” IS BACK**

Texas United is very pleased to offer an exciting new **“HOB”Program** through our **new admitted carrier**, GeoVera Insurance Company. We believe the following FAQ’s will assist you in better understanding this exciting new program.

**Q. Who is GeoVera Insurance Company?**

**A. They are part of GeoVera Holdings, Inc., that also owns USF&G Specialty**

**Q. Are they rated?**

**Y. Yes, A-(Excellent) by A.M. Best**

**Q. When will the Program be available?**

**A. May 1, 2006**

**Q. How do I quote premiums?**

**A. They are quoted On-line**

**Q. How is coverage bound?**

**A. Binding is done On-line**

**Q. What limits can be written?**

**A. \$75,000 - \$600,000 New and \$750,000 for Renewals**

**Q. Where can the Program be written?**

**A. Statewide with the exception of Tiers 1 & 2**

**Q. How many losses are acceptable?**

**A. Up to (3) paid losses not to exceed \$50,000**

**Q. Is there foundation coverage?**

**A. Yes, if from a covered water leak**

**Q. Is there an age restriction?**

**A. No restrictions except acceptable roof age and circuit breakers**

**Q. What Protection Classes are available?**

**A. 1-10**

**Q. What are the commissions?**

**A. 12% New & 10% Renewals**

**Q. How does my agency get setup to access this Program?**

**A. Send your request for the program and include your check for \$10.00 payable to TDI for the appointment fee. Within (24) hours of receipt of your check you will be able to start quoting the program. Your request and check should be mailed to Texas United MGA, 18333 Preston Rd., #460, Dallas, TX 75252**

**Q. Who do I call if I have questions?**

**A. Call the Texas United Marketing Department at 800-568-9505**