

Texas Residential Property (HO-A, HO-BT & HO-B-CON) Quick Reference Guide

Agent Participation

- If you have not previously submitted business to McGraw, complete and remit the one-page producer's agreement with your first application.
- Upon receipt of the producer's agreement, McGraw will notify regulatory authorities, if necessary.
- Materials are available from McGraw online at www.mcgrawgroup.com or by calling 1-800-303-5000, ext. 3008.

Agent Compensation

- You will be an independent contractor for McGraw and will be paid monthly.
- You will be paid 10 percent commission on new and renewal business.
- You will receive a 1099 from McGraw for your participation in the program.

Policy Coverage

- Maximum Limits
 - Homeowners (HO-A): \$300,000 - dwelling
 - Tenants (HO-BT): \$100,000 - personal property
 - Condo/Townhouse (HO-B-CON): \$200,000 - personal property
- Replacement cost coverage, increased property and liability limits, loss assessment, and personal injury coverage are all available as optional coverages.
- Other insurance, such as McGraw's Excess Flood Insurance, that does not cover the same perils covered by our Homeowners Insurance Policy, can also be purchased for the covered property.

Underwriting Eligibility

- **Homeowners:** Single family dwellings occupied by the titled owner and with only one family, not more than two roomers or boarders, and with no space rented to others for any purpose.

- **Tenants:** Tenant of any dwelling, apartment, condominium or cooperative unit.
- **Condo/Townhouse:** Units that are used as a primary residence, seasonal residence or rental property, and are part of a condominium or townhouse community association.
- All risks must be used principally for private residential purposes.
- Please read the underwriting guidelines in your Agent's Manual for complete details.
- Discounts available.
- Underwritten by Pacific Specialty Llyods (NAIC #11168).

Submitting an Application

- Policies must be quoted and bound online at www.mcgrawgroup.com. An application must be printed from the website, signed and remitted to McGraw within 15 days of the requested effective date (5 days if utilizing direct bill payment option), along with payment, for the policy to be issued.
- Applications received in our office that are not postmarked within the required binding period above, provided all underwriting criteria and other binding procedures are met, will be made effective the date received in our office.
- Payment in full or 1/3 down payment, plus policy and inspection fees is acceptable down payment to issue a policy. If 1/3 down payment is selected, the customer will be billed directly for the two remaining installments.
- If down payment is paid by credit card, the two remaining payments will be charged to the same credit card when due. MasterCard, Visa and Discover card are all accepted.
- If the customer is paying by check, please make check payable to "McGraw Insurance Services."

Renewals

- McGraw sends renewal notices and bills directly to the customer.

Rates

- Rates are only available online at www.mcgrawgroup.com.

Endorsements

- Endorsements can be initiated, and in some cases processed online at www.psic-onespot.com.

Customer Service

- You and your customers can call McGraw Customer Service at 1-800-303-5000.

Claims

- Call 1-800-962-1172 to report a claim to McGraw.
- All claims will be handled by McGraw.
- When reporting a claim, make sure to have the insured's name, the policy number, the date and place of the incident, and the nature of the claim (theft, breakage, etc.).

Questions ?

- Please inquire online or call us at 1-800-303-5000



www.mcgrawgroup.com
Texas License # 12906

Residential Property (HO-A, HO-BT & HO-B-CON) Online Rating Instructions

1. LOGIN

- Enter www.psic-onespot.com
- Click on the small blue **Producer Only** button on bottom right of screen
- Click **YES** when asked to view secure site
- Enter your McGraw/PSL Producer Code in the first login box; enter your producer license number in the second box
- Select your state in the third box - then click on **Submit**

2. GET QUOTE

- Select the product you wish to quote, or retrieve an existing quote or policy to review.
- Fill in the required fields - then click on Get Quote
- To change coverages and limits until satisfied, change the desired fields and click on Re-Quote
- Once satisfied with the quote, click on Create Application

3. BIND POLICY

- Fill in the required fields and check that information is correct - then click on Continue Application
- Select payment method
- To buy online:
 - enter the insured's credit card number or your EFT account*;
 - select either pay in full or installment payments;
 - fill in the required fields and click on Buy with Card
- To pay by check:
 - Select prepare application only, do not buy online
 - Review application and click on Print Application
 - Mail signed application with check and any other necessary information to:
McGraw Insurance Services
P.O. Box 40
Anaheim, CA 92815-0040.

* To establish an EFT account, download the EFT authorization form on the "Raters & Forms" page of our website.



Pacific Specialty Insurance Company

A Rated by A.M. Best