

# P E R S O N A L L I N E S

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## TRAVELERS DWELLING FIRE MANUAL

### TEXAS

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**TRAVELERS  
DWELLING FIRE PROGRAM - TEXAS**

**THE STANDARD FIRE INSURANCE COMPANY  
TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY**

**CHECKING SLIP**

Rule Governing Application of Revised Rules and Rates – All Companies

This change applies to policies effective on and after **May 22, 2016**.

**Pages Revised**

**Texas Rule Pages**

Eligibility Guidelines

Pages 1-4

Rev. 05/22/2016

**MEMORANDUM OF CHANGES**

The Eligibility Guidelines have been revised.

**The Standard Fire Insurance Company  
Travelers Lloyds of Texas Insurance Company**

**Texas Dwelling Fire New Business Eligibility and Pricing Guidelines**

The following guidelines will assist you in identifying risks that are eligible for our Dwelling Fire programs. These guidelines will not be applied in any manner that conflicts with the insurance laws or regulations of the state. Submissions outside these guidelines must be approved by underwriting prior to binding.

**I. AN ACCOUNT IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:**

- A. Liability exposures involving any attractive nuisance type exposure including, but not limited to, skateboard ramps, bicycle jumps and swimming pools that are not fenced or secured (e.g. electric retractable safety cover or retractable locking ladder).
- B. An animal or pet that is vicious or has previously bitten or injured, or if any occupant has a dog of the breed shown: Akita, Alaskan Malamute, American Bull Terrier, American Staffordshire Terrier, Chow Chow, Doberman Pinscher, Mastiffs, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, any wolf hybrid or any mix of these breeds.
- C. Has an underground fuel tank (except LP gas or propane).
- D. Is subject to landslide, mudslide or brushfire.
- E. Aluminum siding or asbestos siding, asbestos shingle roofs, T-lock shingles, wood shakes, wood shingles, or overlay roofs (composition over wood shake).
- F. Is a dwelling with coverage A value of \$1,500,000 or more with no monitored central station fire alarm system. Owner occupied dwellings with coverage A value of \$1,500,000 or more must also have a monitored central station burglar alarm system.
- G. Contains a converted coal furnace, kerosene heater, electric space heater, or a wood, pellet, or coal stove as the primary source of heat.
- H. Is held for rent and contains a wood, pellet or coal stove as an alternate or supplemental source of heat.
- I. Is a log home.
- J. Is vacant, unoccupied or for sale.
- K. Is a mobile home/manufactured home
- L. Has no local management of rental property by owner or designated third party
- M. Applicant is other than a private individual or a family-held corporation
- N. Is subject to flood or wavewash (all Flood Zones starting with V and A) unless the risk is covered by a Flood Policy up to the Coverage A limit, or the FEMA maximum of \$250,000 Coverage A.
- O. Is a dwelling rented to others and the applicant does not require their tenants to have a minimum 6 months lease.

<b>II. IF THE APPLICANT:</b>	<b><u>Standard Fire Preferred</u></b>	<b><u>Lloyds Regular</u></b>
A. Has an Insurance Score that is not less than:  *If the applicant does not have a Travelers Homeowners policy and the Insurance Score is "Low" (i.e. less than "Fair") and the applicant has had one or more losses in the past 3 years, the risk is ineligible. <b>Refer to page 2 for special guidelines for handling water damage and mold claims</b>	Good  (treat "No score" as "Good")	Not applicable*  (treat "No hit" as "Fair")
B. Has a previous loss history of: Loss experience period:	3 years	3 years
<b>The number of losses does not exceed:</b> <b>Refer to page 2 for special guidelines for handling water damage and mold claims</b>		
- Catastrophe (serial numbered) or wind/hail/lightning:	1	1
- Non-catastrophe/all other losses:	0	1
- Non-catastrophe Fire Losses exceeding \$1,000 (excluding fire caused by lightning)	0	1
<b>Total number of losses of all types and amounts (excluding closed without payment losses) does not exceed:</b>  <b>Note: If any prior structural loss is at the risk address, the condition causing the loss must have been repaired.</b>	1	1

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**Guidelines for Water Damage and Mold Claims – New Business**

The risk is not eligible if any of the following apply:

1. More than one paid non-appliance related water damage claim\* in the past 3 years filed by the applicant or on the subject location.
2. A mold claim has occurred at the subject location in the past 3 years and the applicant fails to provide a Certificate of Mold Damage Remediation (MDR-1). Risks cannot be bound until the required **Certificate of Mold Damage Remediation (MDR-1)** is submitted to Underwriting.
3. Three or more paid appliance-related water damage claims\*\* in the past 3 years filed by the applicant or on the subject location. If more than one appliance related water loss exists, risks cannot be bound until the required **Certificate of Appliance-Related Water Damage Remediation (WDR-1)** is submitted to Underwriting.

**Definitions**

**\*Water damage claim**--A request by an insured for indemnification from an insurer for a loss arising from the discharge or leakage of water or steam that is the direct result of the failure of a plumbing system or other system that contains water or steam.

Note: If the subject location has had a water loss within the past 3 years, which was the result of a plumbing system failure, we will require an inspection by a qualified plumbing contractor which confirms the plumbing system is in good condition with no leaks and has no interior water supply lines made of lead.

**\*\*Appliance-related claim**--A request by an insured for indemnification from an insurer for a loss arising from the discharge or leakage of water or steam from an appliance that is the direct result of the failure of the appliance. An appliance includes air conditioning units, heating units, refrigerators, dishwashers, icemakers, clothes washers, water heaters, and disposals. An appliance-related claim shall not include the failure of a plumbing system or an external attachment to the appliance used to transport water to or from the plumbing system.

**III CONDITION OF DWELLING:**

- A. The dwelling and all major systems (plumbing, heating, electrical, roof) must be in good condition and have no unrepaired conditions or any uncorrected fire or building code violations. If the dwelling is more than 25 years old, the Modernization Section of the ACORD application must be completed. All dwellings are subject to inspection.

Modernization Requirements:

- Roof must have been replaced within the past 20 years (except tile roofs or similar "lifetime" roof materials)
- Oil furnace/burner cannot be older than 25 years or gas furnace/burner cannot be older than 35 years; and
- Electrical must have circuit breakers in whole or in part, a minimum of 100 amp service and no knob and tube wiring. (applies to each rental unit in a multi-family dwelling).

- B. Heating must be a central heating system or thermostatically controlled electric heating system. If the central heating system includes a wood or coal burning furnace as the primary heat source, the dwelling must have a backup oil or gas central heating system or thermostatically controlled electric heating system. (Note: A converted coal furnace, kerosene heater, electric space heater or wood, coal or pellet stove cannot be the primary source of heat). All wood, pellet and coal stoves require completion of the Supplemental Heating Questionnaire. These stoves must be professionally installed or approved by the local fire department or building inspector.

**IV. RISKS INVOLVING ANY OF THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER:**

- A. Is located out of state unless a prior agreement exists between the company and the agency. If the agent has appropriate non-resident licenses, the risk may be submitted unbound for consideration.
- B. Is a short-term rental exposure--defined as having a lease agreement shorter than six months.
- C. Is under construction
- D. Was originally built for other than dwelling occupancy or is currently used for other than private residential purposes, either in whole or in part.
- E. Applicant owns more than 4 rental dwellings or condominiums.
- F. Is a secondary/seasonal dwelling which is ISO protection class 9, 10 or ending in X or W and we do not write the primary dwelling.
- G. Has previously been cancelled, declined or nonrenewed in the past 3 years.
- H. The home is a foreclosure purchase or short sale from the prior owner.
- I. There are one or more losses in the past 3 years.
- J. Is a multi-family dwelling and more than 1 of the rental units is unoccupied or vacant.

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**V. PRICING ELIGIBILITY:**

- A. Is located in Public Protection Class:
- B. Is an owner occupied property that has a wood, pellet or coal stove as an alternate or supplemental source of heat. All wood, coal and pellet stoves require completion of the Supplemental Heating Questionnaire. These stoves must be professionally installed or approved by the local fire department or building inspector.
- C. Has farming/ranching operations conducted on the premises.
- D. Has more than 2 rooming or boarding exposures or more than one family in a single unit, or is a group home. (Note: Group homes must be referred to Business Insurance for appropriate handling.).

<u>Standard Fire Preferred</u>	<u>Lloyds Regular</u>
1-8*	1-10*
Not Eligible	Refer
Not Eligible	Refer incidental farming
Not Eligible	Refer

\* Public Protection Classifications (PPC) ending in Y (e.g. 1Y) will be rated as PPC 8B; PPC ending in X (e.g. 1X) will be rated as PPC 9; and PPC 10W will be rated as PPC 10.

**VI. REFER TO COMPANY IF AMOUNT OF INSURANCE ON:**

- A. Dwelling:
  - 1. Coverage A is less than 100% of replacement cost if basis of loss settlement is replacement cost.
  - 2. Coverage A is \$1,000,000 or more.
- B. Coverage B exceeds \$500,000

**VI. CATASTROPHE MANAGEMENT**

**A. Inland**

**Minimum Deductible**

<u>Board Territory</u>	<u>Description</u>	<u>Deductible</u>
02	Dallas County	1%
03	Tarrant County	1%
04	Denton, Collin, Rockwall	1%
Restriction: No new business with wood shingle roofs in all of the above territories		
14	Ellis County only	1%
15N	Midland	\$500
16C	Waco (Hill Country)	1%
16N	Abilene	\$500
17	Northeast Texas	\$500
18	Lubbock	1%
19C	Red River	1%
19N	Wichita Falls	1%
20	Amarillo	1%

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**B. Coastal**

Distance to Gulf Or Bay waters should be included on property applications in the remarks section.

**ELIGIBILITY:**

**County/Distance from Gulf or Bay waters**

**Harris - 0-1/2 Mile**

1/2 - 2 Miles if the following requirements are met:  
TWIA area - Wind/Hail exclusion endorsement required  
Non-TWIA area - Deductible Minimum - 2%

2 - 15 Miles if the following requirements are met:  
TWIA area - Wind/Hail exclusion endorsement required  
Non-TWIA area - Deductible Minimum - 1%

15+ Miles if the following requirements are met:  
Deductible Minimum - 1%  
Elevation <10 feet

**Zip codes within 15 miles of Galveston Bay:**

77015 77017 77034 77049 77058 77059 77062 77075 77089 77502 77503 77504 77505  
77506 77507 77520 77521 77530 77536 77546 77547 77562 77571 77586 77587 77598

**Zip codes partially within 15 miles of Galveston Bay:**

77012 77013 77029 77061 77087 77501 77508 77522 77572

**Tier 1 County/Distance from Gulf or Bay waters**

**Brazoria, Chambers, and Galveston Counties**

0 - 1/2 Mile

> 1/2 Mile if the following requirements are met:  
Wind/Hail Exclusion Endorsement - Yes

**All Others**

0 - 1/2 Mile

1/2 - 2 Miles if the following requirements are met:  
Wind/Hail Exclusion Endorsement - Yes

2 - 5 Miles if the following requirements are met:  
Wind/Hail Exclusion Endorsement - Yes

2 - 5 Miles if the following requirements are met:  
Deductible Minimum - 1%

5 - 10 Miles if the following requirements are met:  
Deductible Minimum - 1%  
Elevation <10 feet

10+ Miles if the following requirements are met:  
Deductible Minimum - 1%  
Elevation <10 feet

<u>Standard Fire Preferred</u>	<u>Lloyds Regular</u>
Not Eligible	Not Eligible
Not Eligible	Refer
Not Eligible	Eligible
Eligible	Eligible

Not Eligible	Not Eligible
Not Eligible	Eligible

Not Eligible	Not Eligible
Not Eligible	Refer
Eligible	Eligible
Not Eligible	Eligible
Eligible	Eligible
Eligible	Eligible

**We are not a market for these areas:** Bolivar Peninsula, Brazos Island, Padre Island, Galveston Island, Tiki Island, Matagorda Peninsula, Matagorda Island, and Mustang Island -- regardless of wind exclusion endorsement.

**TRAVELERS**  
**TEXAS DWELLING FIRE**  
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**Additional Rules Supplement to the Texas Personal Lines Dwelling Fire Manual**

**Additional Rules**

**1. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW – ENDORSEMENT TDP-208**

The Water Back Up And Sump Discharge Or Overflow endorsement may be attached to a TDP-1 policy. The endorsement provides coverage for loss resulting from water, which backs up through sewers or drains or which overflows from a sump, subject to a \$5,000 limit with a \$250 deductible.

Premium:

The premium for this endorsement is determined by applying the factor from the table below to the combined Fire, EC, and Additional EC premiums for both dwelling and contents.

**2. REPLACEMENT OF PERSONAL PROPERTY – ENDORSEMENT TDP-402**

The Replacement Cost For Personal Property endorsement TDP-402 may be attached to form TDP-1 when covering owner occupied dwellings for both dwelling and contents. The Replacement Cost Coverage endorsement (TDP-435 or TDP-436) must also be provided on the dwelling.

Premium:

Apply a 15% surcharge to the individual contents premiums for Fire, EC, VMM and Additional EC.

**3. REPLACEMENT COST COVERAGE A (DWELLING) - ENDORSEMENT TDP-435  
REPLACEMENT COST COVERAGE A (DWELLING) WITH ACTUAL CASH VALUE ON ROOF  
SURFACING - ENDORSEMENT TDP-436**

The Replacement Cost Coverage A (TDP-435) endorsement provides replacement cost coverage on the insured dwelling. The Replacement Cost Coverage A With Actual Cash Value On Roof Surfacing (TDP-436) endorsement also provides replacement cost coverage on the dwelling, with ACV coverage for the roof surfacing only. Either of these endorsements may be attached to a HO-A policy.

Premium:

The premium for these endorsements is determined by applying the factor from the table below to the combined Fire, EC, VMM and Additional EC premiums for the dwelling.

**4. ADDITIONAL EXTENDED COVERAGE WITH LIMITED FUNGI, OTHER MICROBES, OR ROT  
REMEDICATION - ENDORSEMENT TDP-470**

The Additional Extended Coverage With Limited Fungi, Other Microbes, Or Rot Remediation endorsement must be attached to all TDP-1 policies and extends Coverage A (Dwelling) and Coverage B (Personal Property) to include additional Perils Insured Against. Limited coverage is also provided for testing and removal of mold, fungi, and rot and any necessary increase in living expense or loss of rental value.

Additional Extended Coverage Premium Determination:

Step 1. Using the amount of insurance, determine the base premium from the Additional Extended Coverage Premium Chart below.

Step 2. From the Additional Extended Coverage Territory Multiplier Chart below, select the appropriate territorial multiplier. Multiply the Additional Extended Coverage base premium by the Additional Extended Coverage territory multiplier. The resulting premium is then multiplied by the applicable deductible adjustment factor to determine the Additional Extended Coverage premium.

**5. PUBLIC PROTECTION CLASSIFICATIONS AND INFORMATION**

Public Protection Classifications (PPC) ending in Y (e.g. 1Y) will be rated as PPC 8B; PPC ending in X (e.g. 1X) will be rated as PPC 9; and PPC 10W will be rated as PPC 10.

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**ENDORSEMENT FACTOR TABLE – STANDARD FIRE AND LLOYDS**

<b>Board Terr</b>	<b>TDP-208 Factor</b>	<b>TDP-435 Factor</b>	<b>TDP-436 Factor</b>
1	0.01	0.050	0.040
2	0.01	0.050	0.040
3	0.01	0.050	0.040
4	0.01	0.050	0.040
5	0.01	0.050	0.040
6	0.01	0.050	0.040
7	0.01	0.050	0.040
8	0.01	0.050	0.040
9	0.01	0.050	0.040
10	0.01	0.050	0.040
11	0.01	0.050	0.040
12	0.01	0.050	0.040
13	0.01	0.050	0.040
14	0.01	0.050	0.040
15C	0.01	0.050	0.040
15N	0.01	0.050	0.040
16C	0.01	0.050	0.040
16N	0.01	0.050	0.040
16S	0.01	0.050	0.040
17	0.01	0.050	0.040
18	0.01	0.050	0.040
19C	0.01	0.050	0.040
19N	0.01	0.050	0.040
20	0.01	0.050	0.040



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**Additional Rules Supplement to the Texas Personal Lines Dwelling Fire Manual**

**ADDITIONAL EXTENDED COVERAGE PREMIUM CHART**

<b>Coverage A or B Limit</b>	<b>Standard Fire</b>	<b>Lloyds</b>
\$1,000	\$1	\$1
1,500	1	1
2,000	1	2
2,500	1	2
3,000	1	2
3,500	2	3
4,000	2	3
5,000	3	4
6,000	3	5
7,000	3	5
7,500	4	6
8,000	4	6
9,000	5	7
10,000	6	8
11,000	6	8
12,000	6	9
13,000	7	10
14,000	8	11
15,000	8	11
16,000	8	12
17,000	9	13
18,000	10	14
19,000	10	14
20,000	10	15
21,000	11	16
22,000	12	17
23,000	12	17
24,000	13	18
25,000	13	19
30,000	16	23
35,000	19	27
40,000	21	30
45,000	24	34
50,000	27	38
55,000	29	42
60,000	32	46
65,000	34	49
70,000	37	53
75,000	40	57
80,000	43	61
85,000	45	65
90,000	47	68
95,000	50	72
100,000	53	76
Each additional \$1,000 Add:	0.53	0.76

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**Additional Rules Supplement to the Texas Personal Lines Dwelling Fire Manual**

**ADDITIONAL EXTENDED COVERAGE TERRITORY MULTIPLIERS**

<b>Board Territory</b>	<b>Standard Fire</b>	<b>Lloyds</b>
1	1.412	1.562
2	1.355	1.505
3	1.244	1.394
4	1.107	1.257
5	0.843	0.993
6	0.848	0.998
7	0.754	0.904
8	1.380	1.530
9	1.576	1.726
10	1.404	1.554
11	1.401	1.551
12	0.783	0.933
13	0.735	0.885
14	0.783	0.933
15C	0.758	0.908
15N	0.862	1.012
16C	1.302	1.452
16N	0.850	1.000
16S	1.159	1.309
17	1.185	1.335
18	0.910	1.060
19C	1.259	1.409
19N	0.863	1.013
20	0.880	1.030

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**COMPANY DEVIATIONS**

<b>Board Terr</b>	<b>Lloyds Terr</b>	<b>County or Defined Area</b>	<b>Standard Fire</b>	<b>Lloyds</b>
1	65	Harris NW	1.43	1.547
	66	Harris Mid	1.43	2.117
	67	Harris SE	1.43	2.117
2	81	Dallas So.	1.43	1.547
	82	Dallas Central	1.43	1.547
	83	Dallas NW	1.43	1.547
3	44	Tarrant Central	1.43	1.547
	45	Tarrant NE	1.43	1.547
	57	Tarrant SW	1.43	1.547
4	60	Denton/Collin	1.43	1.547
	61	Rockwall Co.	1.43	1.547
5	70	Bexar NW	1.43	1.547
	71	Bexar Central	1.43	1.547
6	6	Travis Co.	1.43	1.547
7	7	El Paso	1.43	1.547
8	8	Galveston/TX City	1.43	1.547
9	9	Nueces Co.	1.43	1.547
10	28	Tier 1 North	1.43	1.547
	29	San Patricio	1.43	1.547
	30	Jefferson	1.43	1.547
	40	Tier 1 South	1.43	1.547
11	31	Tier 2-All Other	1.43	1.547
	32	Tier 2-Vict/Whar/JWells	1.43	1.547
	33	Orange Co	1.43	1.547
12	74	Kerr & Bandera	1.43	1.547
	75	SW TX - All Other	1.43	1.547
13	34	Central Texas	1.43	1.547
	35		1.43	1.547
	36		1.43	1.547
	46		1.43	1.547
14	37	East Texas	1.43	1.547
	68	Montgomery-All Other	1.43	1.547
	69	Woodlands	1.43	1.547
	39	East TX Southern	1.43	1.547
	72	East TX NW	1.43	1.547
	73	East TX NE	1.43	1.547
15C	48	West Texas	1.43	1.547
15N	49	Midland	1.43	1.547
16C	84		1.43	1.547
	54	Hill Country	1.43	1.547
16N	51	Abilene	1.43	1.547
16S	85	Waco	1.43	1.547
17	58	Northeast TX	1.43	1.547
	64		1.43	1.547
18	18	Lubbock	1.43	1.547
19C	52	Red River	1.43	1.547
19N	53	Wichita Falls	1.43	1.547
20	20	Amarillo	1.43	1.547

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**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>	<b>Board Territory</b>	<b>Lloyds Territory</b>
Anderson	14	72
Andrews	15N	49
Angelina	14	73
Aransas	10	28
Archer	19N	53
Armstrong	20	20
Atascosa	12	75
Austin	13	35
Bailey	18	18
Bandera	12	74
Bastrop	13	35
Baylor	19N	53
Bee	11	31
Bell	13	46
Bexar	05	See ZIP code table
Blanco	13	36
Borden	18	18
Bosque	16C	54
Bowie	17	58
Brazoria	10	28
Brazos	13	35
Brewster	15C	48
Briscoe	18	18
Brooks	11	31
Brown	16C	54
Burleson	13	35
Burnet	13	36
Caldwell	13	35
Calhoun	10	28
Callahan	16N	51
Cameron	10	40
Camp	17	58
Carson	20	20
Cass	17	58
Castro	18	18
Chambers	10	28

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

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**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>		<b>Board Territory</b>	<b>Lloyds Territory</b>
Cherokee	<b>Cities of</b>	14	73
	Alto		
	Bullard		
	Dialville		
	Gallatin		
	Jacksonville		
	Maydelle		
	Ponta		
	Reklaw		
	Rusk		
	Troup		
	Wells		
Cherokee	Other than named cities	14	72
Childress		18	18
Clay		19N	53
Cochran		18	18
Coke		15N	49
Coleman		16N	51
Collin		04	60
Collingsworth		20	20
Colorado		13	35
Comal		13	35
Comanche		16C	84
Concho		16N	51
Cooke		19C	52
Coryell		13	46
Cottle		18	18
Crane		15N	49
Crockett		15C	48
Crosby		18	18
Culberson		15C	48
Dallam		20	20
Dallas		02	See ZIP code table
Dawson		18	18
Deaf Smith		20	20
Delta		17	58
Denton		04	60
DeWitt		13	35
Dickens		18	18
Dimmit		12	75
Donley		20	20
Duval		12	75

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

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**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

County	Board Territory	Lloyds Territory
Eastland	16C	84
Ector	15N	49
Edwards	12	75
El Paso	07	07
Ellis	14	72
Erath	16C	84
Falls	13	46
Fannin	17	58
Fayette	13	35
Fisher	18	18
Floyd	18	18
Foard	19N	53
Fort Bend	11	31
Franklin	17	58
Freestone	14	72
Frio	12	75
Gaines	18	18
Galveston	08	08
Garza	18	18
Gillespie	13	36
Glasscock	15N	49
Goliad	11	31
Gonzales	13	36
Gray	20	20
Grayson	17	64
Gregg	<b>Cities of</b> Gladewater Kilgore Longview	14    73
Gregg	Other than named cities	14    72
Grimes		14 37
Guadalupe		13 35
Hale		18 18
Hall		18 18
Hamilton		16C 54
Hansford		20 20
Hardeman		19N 53
Hardin		11 31
Harris		01 See ZIP code table
Harrison		17 58
Hartley		20 20
Haskell		19N 53

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

County	Board Territory	Lloyds Territory
Hays	13	35
Hemphill	20	20
Henderson	14	72
Hidalgo	11	31
Hill	16C	84
Hockley	18	18
Hood	16C	84
Hopkins	17	58
Houston	<b>Cities of</b>	14
	Crockett	
	Grapeland	
	Kennard	
	Lovelady	
	Weldon	
Houston	Other than named cities	14
Howard	15N	49
Hudspeth	15C	48
Hunt	17	58
Hutchinson	20	20
Irion	15N	49
Jack	19C	52
Jackson	11	31
Jasper	14	39
Jeff Davis	15C	48
Jefferson	10	30
Jim Hogg	12	75
Jim Wells	11	32
Johnson	16C	84
Jones	19N	53
Karnes	13	35
Kaufman	17	64
Kendall	13	36
Kenedy	10	28
Kent	18	18
Kerr	12	74
Kimble	13	36
King	18	18
Kinney	12	75
Kleberg	10	28
Knox	19N	53
Lamar	17	58
Lamb	18	18
Lampasas	13	46

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>	<b>Board Territory</b>	<b>Lloyds Territory</b>
LaSalle	12	75
Lavaca	13	35
Lee	13	35
Leon	14	72
Liberty	11	31
Limestone	14	72
Lipscomb	20	20
Live Oak	11	31
Llano	13	36
Loving	15C	48
Lubbock	18	18
Lynn	18	18
Madison	14	39
Marion	17	58
Martin	15N	49
Mason	13	36
Matagorda	10	28
Maverick	12	75
McCulloch	16N	51
McLennan	16S	85
McMullen	12	75
Medina	12	75
Menard	13	36
Midland	15N	49
Milam	13	36
Mills	16C	54
Mitchell	15N	49
Montague	19C	52
Montgomery	14	See ZIP code table
Moore	20	20
Morris	17	58
Motley	18	18
Nacogdoches	14	73
Navarro	14	72
Newton	14	39
Nolan	15N	49
Nueces	09	09
Ochiltree	20	20
Oldham	20	20
Orange	11	33
Palo Pinto	19C	52

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.



**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>		<b>Board Territory</b>	<b>Lloyds Territory</b>
Panola	<b>Cities of</b>	14	73
	Beckville		
	Carthage		
	Gary		
	Tatum		
Panola	Other than named cities	14	72
Parker		19C	52
Parmer		18	18
Pecos		15C	48
Polk		14	37
Potter		20	20
Presidio		15C	48
Rains		17	64
Randall		20	20
Reagan		15N	49
Real		12	75
Red River		17	58
Reeves		15C	48
Refugio		10	28
Roberts		20	20
Robertson		13	36
Rockwall		04	61
Runnels		16N	51
Rusk	<b>Cities of</b>	14	73
	Henderson		
	Joinerville		
	Kilgore		
	Laird Hill		
	Laneville		
	Mount Enterprise		
	New London		
	Overton		
	Pinehill		
	Reklaw		
	Tatum		
Rusk	Other than named cities	14	72
Sabine	<b>Cities of</b>	14	73
	Bronson		
	Brokeland		
	Hemphill		
	Pineland		
Sabine	Other than named cities	14	72

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>		<b>Board Territory</b>	<b>Lloyds Territory</b>
San Augustine	<b>Cities of</b>	14	73
	Broaddus		
	San Augustine		
San Augustine	Other than named cities	14	72
San Jacinto		14	39
San Patricio		10	29
San Saba		13	46
Schleicher		15C	48
Scurry		18	18
Shackelford		19N	53
Shelby	<b>Cities of</b>	14	73
	Center		
	Joaquin		
	Tenaha		
	Timpson		
	Other than named cities		
Shelby	Other than named cities	14	72
Sherman		20	20
Smith		14	73
Somervell		16C	84
Starr		12	75
Stephens		19C	52
Sterling		15N	49
Stonewall		18	18
Sutton		15C	48
Swisher		18	18
Tarrant	<b>Cities of</b>	03	44
	Arlington		
	Dalworthington Gardens		
	Ft Worth		
	Grand Prairie		
	Haltom City		
	Haslet		
	Lake Worth		
	Pantego		
	Richland Hills		
	River Oaks		
	Saginaw		
	Sansom Park		
	Watauga		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>		<b>Board Territory</b>	<b>Lloyds Territory</b>
Tarrant	<b>Cities of:</b>	03	45
	Bedford		
	Eules		
	Grapevine		
	Hurst		
	Keller		
	North Richland Hills		
	Southlake		
	Westover Hills		
Tarrant	<b>Cities of:</b>	03	57
	Benbrook		
	Burleson		
	Crowley		
	Edgecliff		
	Everman		
	Forest Hill		
	Kennedale		
	Mansfield		
	Westworth Village		
	White Settlement		
Taylor		16N	51
Terrell		15C	48
Terry		18	18
Throckmorton		19N	53
Titus		17	58
Tom Green		15N	49
Travis		06	06
Trinity		14	39
Tyler		14	39
Upshur		17	64
Upton		15N	49
Uvalde		12	75
Val Verde		12	75
Van Zandt		17	64
Victoria		11	32
Walker		14	39
Waller		14	37
Ward		15N	49

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
Travelers Lloyds of Texas Insurance Company

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

<b>County</b>	<b>Board Territory</b>	<b>Lloyds Territory</b>
Washington	13	35
Webb	12	75
Wharton	11	32
Wheeler	20	20
Wichita	19N	53
Wilbarger	19N	53
Willacy	10	40
Williamson	13	34
Wilson	13	36
Winkler	15N	49
Wise	19C	52
Wood	17	58
Yoakum	18	18
Young	19C	52
Zapata	12	75
Zavala	12	75

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.



**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

**Bexar County**

**Board Territory 05**

**Lloyds Territory based on ZIP code**

ZIP	Lloyds Terr.	ZIP	Lloyds Terr.	ZIP	Lloyds Terr.	ZIP	Lloyds Terr.	ZIP	Lloyds Terr.
78002	71	78207	71	78231	70	78256	70	78280	71
78006	70	78208	71	78232	70	78257	70	78281	71
78015	70	78209	71	78233	71	78258	70	78282	71
78023	70	78210	71	78235	71	78259	70	78283	71
78052	71	78211	71	78236	71	78260	70	78284	71
78054	70	78212	71	78237	71	78261	70	78285	71
78069	71	78213	71	78238	71	78262	71	78286	71
78073	71	78214	71	78239	71	78263	71	78287	71
78101	71	78215	71	78240	71	78264	71	78288	71
78108	71	78216	71	78241	71	78265	71	78289	71
78109	71	78217	71	78242	71	78266	71	78290	71
78112	71	78218	71	78243	71	78267	71	78291	71
78148	71	78219	71	78244	71	78268	71	78292	71
78149	71	78220	71	78245	71	78269	71	78293	71
78150	71	78221	71	78246	71	78270	71	78294	71
78152	71	78222	71	78247	70	78271	71	78295	71
78154	71	78223	71	78248	70	78272	71	78296	71
78163	71	78224	71	78249	70	78273	71	78297	71
78201	71	78225	71	78250	70	78274	71	78298	71
78202	71	78226	71	78251	70	78275	71	78299	71
78203	71	78227	71	78252	70	78276	71		
78204	71	78228	71	78253	70	78277	71		
78205	71	78229	71	78254	70	78278	71		
78206	71	78230	71	78255	70	78279	71		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.



**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**  
**ZIP CODE TABLE**

<b>Dallas County</b>		<b>Board Territory 02</b>		<b>Lloyds Territory based on ZIP code</b>			
<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>
75001	83	75083	83	75207	82	75241	82
75006	83	75084	83	75208	82	75242	81
75008	83	75085	83	75209	82	75243	82
75011	83	75088	82	75210	82	75244	83
75014	83	75099	83	75211	82	75245	81
75015	81	75104	81	75212	82	75246	82
75016	81	75106	81	75213	82	75247	82
75019	83	75115	81	75214	82	75248	83
75030	81	75116	81	75215	82	75249	81
75037	81	75123	81	75216	82	75250	81
75038	81	75134	81	75217	82	75251	83
75039	81	75137	81	75218	82	75252	83
75040	82	75138	81	75219	82	75253	81
75041	82	75141	81	75220	82	75254	81
75042	82	75146	81	75221	81	75255	81
75043	82	75149	82	75222	81	75256	81
75044	82	75150	82	75223	82	75257	81
75045	82	75154	81	75224	82	75258	81
75046	82	75159	81	75225	83	75259	81
75047	82	75172	81	75226	82	75260	81
75048	82	75180	82	75227	82	75261	81
75049	82	75181	82	75228	82	75262	81
75050	81	75182	82	75229	82	75263	81
75051	81	75183	82	75230	83	75264	81
75052	81	75184	82	75231	82	75265	81
75053	81	75185	82	75232	82	75266	81
75054	83	75186	82	75233	82	75267	81
75060	81	75187	82	75234	83	75268	81
75061	81	75201	82	75235	82	75269	81
75062	81	75202	82	75236	82	75270	81
75063	83	75203	82	75237	82	75271	81
75080	83	75204	82	75238	82	75272	81
75081	83	75205	83	75239	81	75273	81
75082	83	75206	82	75240	83		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.



**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**  
**ZIP CODE TABLE**

<b>Dallas County</b>		<b>Board Territory 02</b>		<b>Lloyds Territory based on ZIP code</b>			
<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>	<b>ZIP</b>	<b>Lloyds Terr.</b>
75274	81	75308	81	75342	81	75376	81
75275	81	75309	81	75343	81	75377	81
75276	81	75310	81	75344	81	75378	81
75277	81	75311	81	75345	81	75379	81
75278	81	75312	81	75346	81	75380	81
75279	81	75313	81	75347	81	75381	81
75280	81	75314	81	75348	81	75382	81
75281	81	75315	81	75349	81	75383	81
75282	81	75316	81	75350	81	75384	81
75283	81	75317	81	75351	81	75385	81
75284	81	75318	81	75352	81	75386	81
75285	81	75319	81	75353	81	75387	81
75286	81	75320	81	75354	81	75388	81
75287	83	75321	81	75355	81	75389	81
75288	83	75322	81	75356	81	75390	81
75289	83	75323	81	75357	81	75391	81
75290	81	75324	81	75358	81	75392	81
75291	81	75325	81	75359	81	75393	81
75292	81	75326	81	75360	81	75394	81
75293	81	75327	81	75361	81	75395	81
75294	81	75328	81	75362	81	75396	81
75295	81	75329	81	75363	81	75397	81
75296	81	75330	81	75364	81	75398	81
75297	81	75331	81	75365	81	75399	81
75298	81	75332	81	75366	81		
75299	81	75333	81	75367	81		
75300	81	75334	81	75368	81		
75301	81	75335	81	75369	81		
75302	81	75336	81	75370	81		
75303	81	75337	81	75371	81		
75304	81	75338	81	75372	81		
75305	81	75339	81	75373	81		
75306	81	75340	81	75374	81		
75307	81	75341	81	75375	81		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

<b>Harris County</b>		<b>Board Territory 01</b>		<b>Lloyds Territory based on ZIP code</b>			
Zip Code	Lloyds Terr	Zip Code	Lloyds Terr	Zip Code	Lloyds Terr	Zip Code	Lloyds Terr
				77064	65	77095	65
						77096	66
77001	67	77033	67				
77002	67	77034	67	77065	65		
77003	67	77035	66	77066	65	77097	66
77004	67	77036	66	77067	65	77098	66
77005	66	77037	66	77068	65	77099	65
77006	66	77038	66	77069	65	77315	65
77007	66	77039	66	77070	65	77325	65
77008	66	77040	65	77071	66	77326	65
77009	66	77041	65	77072	65	77327	68
77010	66	77042	66	77073	65	77333	68
77011	67	77043	66	77074	66	77336	65
77012	67	77044	66	77075	67	77337	65
77013	67	77045	66	77076	66	77338	65
77014	65	77046	66	77077	65	77339	68
77015	67	77047	67	77078	66	77345	65
77016	66	77048	67	77079	65	77346	65
77017	67	77049	67	77080	66	77347	65
77018	66	77050	66	77081	66	77350	65
77019	66	77051	67	77082	65	77351	65
77020	67	77052	66	77083	65	77353	68
77021	67	77053	66	77084	65	77354	68
77022	66	77054	66	77085	66	77355	68
77023	67	77055	66	77086	66	77356	68
77024	66	77056	66	77087	67	77357	68
77025	66	77057	66	77088	66	77358	68
77026	66	77058	67	77089	67	77362	68
77027	66	77059	67	77090	65	77365	68
77028	66	77060	66	77091	66	77372	68
77029	67	77061	67	77092	66	77373	65
77030	66	77062	67	77093	66	77374	65
77031	66	77063	66	77094	65	77375	65
77032	65						

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

<b>Harris County</b>		<b>Board Territory 01</b>	<b>Lloyds Territory based on ZIP code</b>
77376	65		
77377	65		
77378	68		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
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**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

<b>Harris County</b>		<b>Board Territory 01</b>		<b>Lloyds Territory based on ZIP code</b>			
Zip Code	Lloyds Terr	Zip Code	Lloyds Terr	Zip Code	Lloyds Terr	Zip Code	Lloyds Terr
77379	65						
77380	65	77411	65				
77381	65	77413	65	77494	65		
77382	65	77429	65	77496	65	77545	66
77383	65	77433	65	77497	66	77546	67
77386	65	77447	65	77501	67	77547	67
77387	65	77449	65	77502	67	77549	67
77388	65	77450	65	77503	67	77562	67
77389	65	77459	66	77504	67	77571	67
77390	65	77477	66	77505	67	77572	67
77391	65	77478	65	77506	67	77573	67
77392	65	77479	66	77507	67	77574	67
77393	65	77484	65	77508	67	77581	67
77396	65	77487	65	77520	67	77583	66
77401	66	77489	66	77521	67	77584	67
77402	66	77491	65	77522	67	77586	67
77410	65	77492	65	77530	67	77587	67
		77493	65	77532	66	77588	67
				77536	67	77598	67

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE PROGRAM - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

**Harris County**

**Board Territory 01**

**Lloyds Territory based on ZIP code**

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.

**TRAVELERS**  
**DWELLING FIRE - TEXAS**  
**Travelers Lloyds of Texas Insurance Company**

**TERRITORY ASSIGNMENTS**  
**DWELLING FIRE**

**ZIP CODE TABLE**

**Montgomery County                      Board Territory 14                      Lloyds Territory based on ZIP code**

<b>Zip Code</b>	<b>Lloyds Terr</b>	<b>Zip Code</b>	<b>Lloyds Terr</b>	<b>Zip Code</b>	<b>Lloyds Terr</b>
77301	68	77354	68	77380	69
77302	69	77355	68	77381	69
77303	69	77356	68	77382	69
77304	69	77357	68	77383	69
77305	68	77358	68	77384	68
77306	68	77362	68	77385	68
77327	68	77365	68	77386	68
77333	68	77372	68	77387	69
77339	68	77373	68	77393	69
77353	68	77378	68		

Territories: Territory designations represent Personal Lines Statistical Plan Territory Codes.