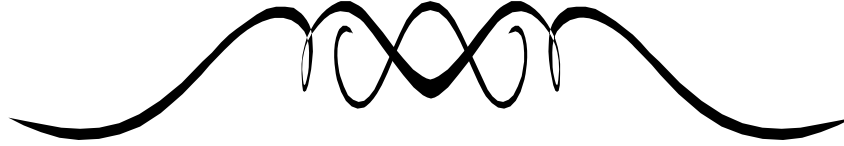


Pursuant to 28 TAC §5.3800, form VIP-1, Certificate of Insurability,
is promulgated by the Texas Department of Insurance.



CERTIFICATE OF INSURABILITY

Certificate Number

Date of Issuance

Name

Mailing Address

Date of Expiration
(3 Years)

City

State

Zip

Property Description:

Number

Street

Lot

Block

Addition or Tract

City

County

TEXAS

THIS IS TO CERTIFY THAT THE ABOVE DESCRIBED PROPERTY HAS BEEN
PHYSICALLY INSPECTED AND COMPLIES WITH THE MINIMUM STANDARDS
FOR PROPERTY CONDITION INSURABILITY AS OUTLINED IN ARTICLE 5.33B OF
THE TEXAS INSURANCE CODE.

Inspector

Identification Number
Texas Department of Insurance

Date

Inspector License Expiration Date: _____

- This Certificate of Insurability shall be valid for a term of three (3) years from the date of issuance.
- An individual receiving a Certificate of Insurability may provide to a licensed insurer a copy of the Certificate as part of the application for residential property insurance coverage.
- This Certificate of Insurability creates the presumption that the property condition is adequate for residential property insurance.
- This Certificate of Insurability does not guarantee the right to purchase residential property insurance.
- If a Certificate of Insurability is provided to a licensed insurer as part of an application or request for insurance, the insurer may not use property condition as grounds for refusing to issue or renew a residential property insurance policy unless the insurer re-inspects the property and specifies the areas of deficiency in its declination letter.
- As a condition of issuing a policy, if an inspection is used in whole or in part to determine insurability, an insurer may require a written statement by the applicant for residential property insurance stating that there have been no material or substantial changes to the property condition since the date of the inspection Certificate.