Residential Homes

User-friendly rating systems.
Actual cash value coverage.

Novi's residential homes solutions empower homeowners with greater access to coverage — backed by standout service and support they can count on. Plus, our agent partners have access to a hassle-free, online portal, so you can submit business and control your own book with ease.

See how Novi's Residential Homes team helps you place more business with less headache.

Meet the residential homes team

These three leaders don't just know the residential homes space — they've shaped it in Texas and beyond. And it's an edge they bring to Novi.

Adria Golden*
Program Leader
Adria.Golden@NoviUnderwriters.com

Over the past 30 years, Adria has become a leading expert in the residential insurance space and cultivated lasting relationships with the industry's top agents.

Maria Huffman
Agency Service Manager
Maria.Huffman@NoviUnderwriters.com

Maria provides a service-minded, relationship-focused approach, thanks to her 10+ years of experience supporting insureds and agents alike.

Stephanie Pearson*
Agency Service Manager
Stephanie.Pearson@NoviUnderwriters.com

With a decade of experience, Stephanie brings a background in customer service, underwriting and claims adjusting, providing unique insight and exceptional value.

What's available

Supporting an underserved market, our **Homeowners** and **Texas Fire Dwelling** insurance policies offer peace of mind, leading support and these key features:

- A named peril, actual cash value policy form.
- Optional water damage coverage.
- Underwritten by Lloyds of London, an A-rated carrier with long-term financial stability.
- Timely claims handling by TPA, Mills Mehr and a well-known adjusting firm in the Houston area.
- Bilingual claims support, with additional support added during peak periods.

Who we cover

Age limits holding your clients back? No credit history or challenged credit? No problem.

Our user-friendly rating system supports homeowners who may not qualify for coverage through traditional insurance markets, including:

- Clients who don't fit the industry's rigid standards for age requirements and more
- Clients without credit history or with challenged credit

Looking for your competitive edge?

Let's turn complexity into opportunity. Explore our residential homes solutions and experience a new standard of coverage.

NoviUnderwriters.com/Residential-Homes

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*Licensed in Texas