

Discounts (Up to 30%)*

- 5-10% for persistent business with First American
- 2-13% for protective devices

Coverages

- Dwelling: \$65,000 to \$1,000,000; Binding Authority
125% included
- Other Structures: 10% of Coverage A included
- Contents: Can be added on an ACV basis; excludes theft
- Fair Rental Value: 20% of Coverage A included with option to increase
- Personal Injury: Personal injury included with liability coverage
- Water Back-Up: Excluded
- Liability Options: \$50,000 to \$500,000 with a \$50,000 limitation for Animal Liability
- Medical Payments: \$1,000 or \$5,000 per person
- Deductibles: \$500, \$1,000 or \$2,500

Underwriting Highlights

- Eligibility: Product can be written as stand-alone; 6+ month lease required
- Max Number of Properties: 8, with no more than 4 units per location
Property Manager required if insured owns more than 6 investment properties
- LLC or Family Trust: LLC must be held by family members who must be listed as additional insured
Family Trust acceptable
- Protection Class & Brush: 1-8 only protection class; Brush dependent on Fireline score
- Loss History: 0 prior loss acceptable over a 36-month period
- Pools & Trampolines: In-ground pools acceptable if properly fenced; diving boards and slides acceptable
Trampolines acceptable
- Dogs: Most dogs acceptable; see excluded breed list in underwriting guidelines
- Occupancy: Vacant not eligible; Short-term rental (i.e. Airbnb) not eligible
- Home Type: Manufactured and mobile homes not eligible
- Roof Guidelines: Wood shake not eligible; asphalt shingles must be updated within 20 years
Flat roof must be updated within 10 years
- Updates: PVC & CPVC acceptable up to 30 years old

Contact Information

- Territory Sales Manager: Dan Ciotti | dcriotti@firstam.com | 818-307-2866
- Underwriting: 888-474-7500
- Customer Service: 888-922-5343
- Claims: 800-348-3782
- Tech Support: 866-715-3486
- Website: <https://insagent.firstam.com>

*Please read the policy for a complete description of coverage and discounts.

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