



Property Insurance for California Residential Property Owners

Golden Bear is a leading provider of residential property insurance. We help our insureds stay ahead of evolving risks with innovative products and responsive service. Our personal lines products provide cost-effective and comprehensive coverage for owners of single-family and multi-family homes.

Contact Our Experienced Underwriting Team



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Claims Department

209-948-8191
ext. 1123

California Homeowners HO3

- Owner-occupied dwellings only
- Duplex okay if owner lives in one of the units
- Updates required on homes over 40 years old
- Pools acceptable but no diving boards or slides
- Wood shake roofs okay but no more than 20 years old
- Homes must show pride of ownership
- 150 percent extended replacement
- No lots over 5 acres
- Submit FSC quote with application
- Pitbulls, Chows, Dobermans, Rottweilers and wolves prohibited
- No private lenders or trust as named insured
- Mobile homes/trailers are prohibited
- Use Google Earth for brush-call for approval
- Inflation guard endorsement is 4 percent of coverage A
- HO4 and HO6 have a \$250 min premium
- No farm animals of any kind, including chickens
- Prior insurance required unless new purchase
- No risks titled in business, corp. or LLC name
- No homes over 50 years old
- Trampolines prohibited
- Prior losses - call for approval
- Dwellings - some brush areas are prohibited
- Fire hydrant within 1,000 feet
- Fire department under 5 miles
- No wood-burning stoves
- No homes in forested areas
- Jewelry/fine arts/firearms floaters available on the HO 04 61 endorsement; \$10k per item, \$50k aggregate
- Personal Injury HO 24 82 endorsement available
- Water backup \$5k coverage with \$250 deductible

California Dwelling Fire DP3

- Owner-occupied & tenant-occupied dwellings
- 1-4 family, single family, duplex, 3- or 4-plex
- Dwellings over 40 years old require updates
- Smoke/carbon monoxide detectors required
- 150 percent extended replacement
- Trusts eligible for additional insured
- Homes must show pride of ownership
- Pitbulls, Chows, Dobermans, Rottweilers and wolves prohibited
- Pools acceptable but no diving boards/slides
- Dwelling must be insured 100 percent to value
- No farm animals of any kind, including chickens
- Trampolines prohibited
- No homes titled in business, corporate or LLC
- No private lenders or trust as named Insured
- Online access to 360 value estimator-Call to set up
- Prior losses-call for approval
- Dwellings in designated brush areas are prohibited
- Fire hydrant within 1,000 feet
- Fire department under 5 miles
- No wood-burning stoves
- No homes in forested areas
- No floor heating/space heaters/wood stoves
- No fuses or knob/tube wiring
- Historic dwellings unacceptable
- Protection class 1 through 7 acceptable
- Heat must be thermostatically controlled
- Named insured must be an individual
- Dwelling must be on circuit breakers



Golden Bear Insurance Company

Rated A- (Excellent) by A.M. Best Company

Liability coverage up to \$500,000 on all programs

\$750,000 maximum coverage on dwelling

Appointments available to select agents/brokers

Online access to 360-value estimator. Please contact

Erik M. Olsen, 209-870-2936, erik@goldenbear.com to set up