

# California Primary Residence Insurance Program

POLICY FORMS HO-3, HO-4 & HO-6

AEGIS GENERAL INSURANCE AGENCY

# California Primary Residence Insurance Program

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# 1. Policy Forms and Primary Coverage Limits

DESCRIPTION	POLICY FORM	PRIMARY COVERAGE	MINIMUM	MAXIMUM
HOMEOWNER	HO-3	A (Dwelling)	\$70,000	\$800,000*
RENTER	HO-4	C (Personal Property)	\$5,000	\$250,000
UNIT-OWNER	HO-6	C (Personal Property)	\$5,000	\$300,000

\*\$875,000 for renewal business

## 2. Eligibility

### A. Homeowner

A single-family dwelling occupied by the titled owner and used principally for private residential purposes as the owner's primary residence. The dwelling must have only one family, cannot have more than one roomer or boarder, and may not have any other space rented to others for any purpose.

### B. Renter

A rented residential living space occupied by the named insured and used principally for private residential purposes as the named insured's primary residence. All unrelated individuals living together must either (1) have their own Renters policy or (2) be listed as a named insured on the same Aegis Renters policy with the property value combined or (3) be excluded from the policy.

### C. Unit-Owner

The unit can be owner occupied, seasonally occupied or rented to only one tenant/family. Units that are sometimes rented through home sharing businesses or as a vacation rental are acceptable but must be written with an occupancy of "Vacation Rental". Vacation Rental occupancy can be added to an existing policy at any time but can only be removed at renewal. Owner occupied policies are where the owner resides full-time in the unit being insured as a primary residence. Tenant occupied policies are where the unit is occupied as a residence premises by a tenant of the named insured. Subletting of a property is not allowed.

### 3. Policy Term

Policies will be written for a maximum 12-month term only. An initial term less than 12-months can only be written to ensure that the policy expiration date coincides with the expiration date of another insurance policy held by the named insured. If the initial term is less than 12-months, the premium (not the fees) will be prorated. The minimum initial policy term is 6 months. Any minimum premium applicable to this program still applies.

Direct bill premium invoicing is available. An \$8 service fee is added to all installment payments, but not the initial down payment. The service fee is reduced to \$5 if installments are paid electronically using automatic payments.

## 4. Other Insurance

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy issued pursuant to this program. For example, flood insurance is permitted.

## 5. Application and Binding

All application questions must be fully completed by the producer and the applicant. After the policy has been bound and a policy number has been issued, the application must be signed by both the producer and the applicant. The application and any supporting documentation must be maintained by the producer and is subject to current submission procedures. The Aegis electronic application must be used for all new business. Please contact customer service with any questions.



## 6. Inspections, Policy Fees and Minimum Premiums

A. Inspection Schedule

An inspection is performed on all new Homeowner and Unit-Owner policies. Follow-up inspections are performed on all Homeowner renewal policies and on every other Unit-Owner renewal.

B. Policy and Inspection Fees

There is a \$25 policy fee charged for each new and renewal policy. In addition, when an inspection is performed, there is a \$40 inspection fee charged. All fees are fully earned and non-refundable. Please understand that binding or submitting a policy triggers hard costs to the company. It is important to adhere to all underwriting rules. Please also be sure to inform your client when an inspection will occur.

C. Minimum Premiums

The minimum written premium, not including fees, is:

1. Homeowner policy:           \$300
2. Renter policy:               \$150
3. Unit-Owner policy:         \$150

## 7. Catastrophe Management and Capacity Restrictions

### A. Catastrophe Management

In order to effectively manage large-scale events and protect all policyholders, the company may from time to time establish restrictions on binding authority, solely at the company's discretion. When binding authority is restricted, no applications for new policies will be accepted. In addition, requests to change coverage to existing policies in the restricted area that have the effect of increasing the company's exposure will not be allowed. Such restrictions will not impact normal policy renewals.

These restrictions are triggered automatically whenever an earthquake registering 5.0 or greater in magnitude on the Richter scale occurs and impacts all business within 150 miles of the epicenter of the earthquake for 30 days or until such time as the restrictions are lifted by the company. Additionally, these restrictions exist anytime a risk may reasonably be impacted by a proximate event, such as flood, wildfire or other catastrophic event, whether natural or man-made.

Please be mindful of restrictions when submitting business or requesting changes to existing policies. Aegis will make every attempt to provide timely updates on the company's website as events unfold that trigger restrictions.

### B. Capacity Restrictions

The Company may establish temporary and/or permanent restrictions on the issuance of policies to properly manage geographic concentration levels and overall portfolio exposure. Territories are defined by zip code, and no one zip code can have more than 1.0 percent of the total insured value (TIV) for the property portfolio covering the peril of fire (or up to a maximum of \$50M by zip code). Additionally, any 1/2-mile radius area will be restricted to a maximum of \$50M in TIV.

## 8. Perils Insured – Section I

A. Coverage A (Dwelling) and Coverage B (Other Structures) – Homeowner Only

The HO-3 policy provides coverage on an Open Perils basis, unless excluded, for Coverages A and B.

B. Coverage C (Personal Property)

The HO-3, HO-4 and HO-6 policies provide coverage on a Named Perils basis, unless excluded, for Coverage C. The Named Perils are:

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft, including self-propelled missiles and spacecraft
6. Vehicles
7. Sudden and Accidental Damage from Smoke
8. Vandalism or Malicious Mischief
9. Theft (Burglary for HO-4 policies)
10. Falling Objects
11. Weight of Ice, Snow or Sleet
12. Accidental Discharge or Overflow of Water or Steam
13. Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
14. Freezing
15. Sudden and Accidental Damage from Artificially Generated Electrical Current
16. Volcanic Eruption

For an additional charge, Coverage C can be endorsed on Homeowner policies to provide coverage on the same Open Perils basis as Coverages A and B, unless excluded.

## 9. Loss Settlement Provisions

### A. Section I – Property

#### 1. Homeowner

Losses under the Section I (Property) portion of each policy are settled on a replacement cost basis without a deduction for depreciation, provided the policy maintains coverage to the full estimated replacement value of the dwelling. Coverage for the roof is on an actual cash value (ACV) basis in the policy, but this coverage is adjusted via endorsement. Please check your policy for details.

#### 2. Unit-Owner and Renter

Section I losses are settled on an actual cash value basis. Replacement cost coverage is available for personal property (Coverage C) for an additional charge.

### B. Section II – Liability

Please note that losses under the Section II (Liability) portion of each policy contain various limitations and exclusions, most of which are generally customary within the residential property insurance industry. In addition, the Aegis policy form does not provide liability coverage for losses arising from the use of a trampoline or from the use of a pool slide, diving board or similar structure (coverage is excluded via mandatory endorsements). In addition, the limited animal liability endorsement excludes liability coverage for losses stemming from any of the following animals:

- Pit Bull, Doberman Pincer, Rottweiler, German Shepherd, Chow, Akita, Husky, Malamute, Mastiff, Stafford Shire Terrier (including mixed breed with include any of the above); or
- Any dog known by breed to be vicious or any risk where a previous bite history exists; or
- Farm animals, exotic or unusual pets, including but not limited to horses, cows, sheep, goats, chickens, snakes, etc.

The above is not a complete exhaustive list of coverage limitations. Please read the policy and all endorsements carefully.

## 10. Unacceptable Risks

### A. Unacceptable Locations

1. The dwelling cannot be located in any of the following:
  - (a) At a residence premises with a wildfire score greater than 0Y;
  - (b) Within 500 feet of brush; or
  - (c) Within a State or National Forest.
2. Risks that are not accessible by emergency equipment on the ground.
3. Risks located in any area of increased flood, wave wash, sinkhole, mudslide, or similar peril.
4. A risk location that is not acceptable at the time of new policy issuance or renewal in accordance with the Catastrophic Management and Capacity Restrictions rules of this program.

### B. Unacceptable Properties

1. Properties not showing pride of ownership, including the residential structure.
2. Properties with a swimming pool, hot tub, spa or similar structure not well maintained and completely fenced and fully complying with all local county or city regulations. Pools that are drained in the winter due to the risk being located in a cold climate, but meet all other requirements are acceptable.
  - (a) Swimming pool slides, diving boards and similar structures are permitted but no liability coverage for them is afforded.
3. Properties with abandoned non-operational vehicles or where company vehicles are being stored.
4. Properties with discarded appliances that are not in use.
5. Properties with business operations performed on premises where there is increased liability exposure due to foot traffic (customers, clients, etc.) The company won't outright decline a risk where the applicant works from home unless there is an increase in liability exposure.
6. Properties with barns, ranching or farming equipment valued over \$20,000 on premises.
7. Properties with detached other structures or outbuildings that exceed 1,200 square feet of ground floor area.
8. Properties with a fence, gate or portion thereof in disrepair.
9. For Renter and Unit-Owner policies, buildings over three (3) stories must have enclosed stairwells and no exterior fire escapes.
10. For Renter and Unit-Owner policies, buildings with lobbies must have 24-hour security or buzzer systems to gain access.
11. Properties owned by a well-known personality that increases exposure.

C. Unacceptable Dwellings (Homeowner Only)

1. Any dwelling not specifically constructed to be a single-family residence.
2. Manufactured or mobile homes.
3. Dwellings built prior to 1900.
4. Dwellings undergoing extensive repair or remodeling that effects habitability.
5. Dwellings of unusual, unique or cantilevered construction.
6. Dwellings with unrepaired damage (including earthquake damage), open or pending claims, or with any known potential defects, claims disputes, property disputes or lawsuits.
7. Dwellings not insured to 100% of estimated replacement cost. Please note a 3% annual inflationary adjustment will automatically be included at each policy renewal.
8. Dwellings without deadbolts on all doors that provide direct access to the dwelling and/or garage.
9. Dwellings within 100 feet of a slope of 30 degrees or greater.
10. Dwellings built on stilts, posts or piers or without a permanent stable foundation. Buildings on post and pier foundations that create a small crawl space under the dwelling are acceptable. All foundations must be fully enclosed.
11. Any roof system type not listed in Section 16, Roofs. The policy declarations will note whether replacement cost loss settlement for the roofing system, actual cash value loss settlement for the roofing system, or roofing system coverage limited to the perils of fire and lightning only is applied to the policy. The coverage level will be determined based on roof age, roof type and roof condition as described in Section 16 (Roofs) of this manual.
12. Dwellings with trees overhanging roof, deemed by the company to present a hazard.
13. Dwellings without a working fire extinguisher on premises and functional smoke detector installed.
14. Dwellings without any utility service.
15. Dwellings with any portion of power provided through a fuse (circuit breakers are required).
16. Dwellings without all power provided through copper wiring (aluminum wiring and knob and tube wiring are unacceptable).
17. Dwellings with a primary heat supply that is not permanently installed and controlled by a thermostat. Wood, pellet, coal or kerosene stoves that are used as a secondary source of heat are acceptable and surcharged.
18. Dwellings without all pressurized plumbing constructed entirely of copper, galvanized steel, polyvinyl chloride (PVC or C-PVC), or cross-linked polyethylene (PEX) with an appropriate size manifold. Dwelling with any portion of pressurized plumbing constructed of any other material, such as but not limited to polybutylene (PB) are unacceptable. This rule does not apply to drainage or exterior landscape irrigation systems.
19. Dwellings and other structures that do not have a defensible space around the structures that clears vegetation other than irrigated and maintained landscaping a minimum of 100 feet from the structures or to the property line, whichever is less.

D. Unacceptable Risks

1. Vacant, secondary or seasonally-occupied risks. Risks must be occupied within 30 days of the policy effective date. Secondary, seasonal or tenant-occupied risks are acceptable for Unit-Owner policies.
2. Risks with any illegal activity performed on premises.
3. For Homeowner or Unit-Owner Policies, risks occupied as rooming houses, fraternities, sororities, student housing or other similar types of occupancies.
4. Risks where space is rented to others for any commercial activity.
5. Risks with more than two (2) paid losses in the last 60 months or more than one (1) paid loss involving non-weather water damage, fire (including smoke), vandalism, or theft in the last 60 months.
6. Risks with an individual or private party as the first or primary lender.
7. Applicants presently undergoing any foreclosure proceedings.
8. Any property with a tenant in possession adverse to owner.
9. For Homeowner policies, the named insured must have legal title to the land upon which the dwelling is located.
10. Commercial risks.
11. Properties with any hazard or exposure that increases the chance of injury or illness to others. Examples would include (but not be limited to) severe cracks in the driveway, open trenches in the front yard, a steep stairway without handrails, a large active beehive on the property, or a mosquito infested pool/spa caused by unmaintained stagnant water.
12. Risks where the policyholder's insurance producer has been terminated by Aegis.
13. For Homeowner or Unit-Owner policies, any risk titled in the name of a business or corporation. A family trust is acceptable. An Additional Interest party can be listed on all policy forms to receive evidence of insurance.
14. For Homeowner or Unit-Owner policies, any risk with more than two mortgagees or lenders.
15. For Homeowner or Unit-Owner policies, any risk recently purchased through foreclosure or bankruptcy proceedings (within 6 months of the requested policy effective date), unless the policy deductible is doubled for the first 90 days of the policy, subject to a \$2,000 minimum.
16. For Homeowner or Unit-Owner policies, any risk with more than two related individuals on the deed of trust, unless a satisfactory explanation is provided with the application.
17. Any risk with more than eight (8) individuals residing in the residence premises or on the insured location.
18. For Rental policies, all unrelated individuals living together are acceptable if they either (1) have their own Renters policy or (2) are listed as a named insured on the same Aegis Renters policy with the property value combined or (3) are excluded from the policy.
19. Risks where the primary structure has suffered a total loss due to a declared disaster are eligible for two (2) annual renewals regardless of the state of rebuilding of the primary structure, unless the total loss was also due to the negligence of the insured or additional loss or losses have occurred subsequent to the total loss that relate to the physical or risk changes to the insured property that result in the property becoming uninsurable.

# 11. Coverage Options

Unless otherwise specified charges and credits are applied to the Basic Premium. See the premium computation section to determine the Basic Premium.

A. Dwelling (Homeowner & Unit-Owner only)

Coverage A (Dwelling) is the primary coverage for Homeowner policies and must be at 100% of the estimated replacement cost of the insured dwelling, rounded to the next \$1,000 increment at policy inception. A 3% annual inflation adjustment is made to the Coverage A limit at each policy renewal.

For Unit-Owner policies, Coverage A is applied on a named peril basis to cover interior additions and alterations made to the unit by the insured.

1. Extended Replacement Cost (Homeowner only)

For a charge, the Coverage A limit can be extended to provide an additional 25% or 50% of replacement cost coverage, added to the Coverage A limit.

EXTENDED REPLACEMENT COST	CHARGE
<b>25%</b>	Included
<b>50%</b>	4%

ATTACH: Endorsement ASIS-END-M28S, Extended Replacement Cost (25%) OR Endorsement ASIS-END-O1D, Extended Replacement Cost (50%)

2. Ordinance or Law Coverage (Homeowner & Unit-Owner only)

Homeowner and Unit-Owner policies include building ordinance or law coverage, meaning the cost of enforcing any building ordinance or law regulating the construction, repair or demolition of a covered structure at a charge of 5% for 10% of the Coverage A limit. The limit can be increased to 15%, 20% or 25% of your Coverage A (Dwelling) for a higher charge.

AMOUNT OF COVERAGE A LIMIT	CHARGE
<b>10%</b>	5%
<b>15%</b>	6%
<b>20%</b>	7%
<b>25%</b>	8%

ATTACH: Endorsement ASIS-END-O4D, Ordinance or Law Coverage



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3. Water Backup (Homeowner & Unit-Owner only)

All policies exclude water that backs up through a sewer or drain. For an additional charge, water backup coverage can be added at the limits specified below. Please note that this coverage does not cover sump pumps or water that backs up due to a failed sump pump.

<b>WATER BACKUP LIMIT</b>	<b>CHARGE</b>
\$2,500	\$50
\$5,000	\$85
\$10,000	\$115

ATTACH: Endorsement ASIS-END-O3D, Water Backup Coverage

4. Limited Water Coverage (Homeowner & Unit-Owner only)

Coverage for sudden and accidental (i.e.: non-weather related) water losses are excluded in both the Section I (Property) and Section II (Liability) portions of all policy forms. Limited water coverage is included via endorsement for the HO-3 and HO-6 policy forms. The selected water coverage limit cannot exceed the Coverage A limit on the policy. The following optional water coverage limits are available for the credit noted below. Please note that this limited water coverage does not apply to water backup coverage, which can be purchased separately.

<b>LIMIT</b>	<b>COVERAGE A BASIC PREMIUM CREDIT</b>
\$10,000	-9.5%
\$25,000	-7.5%
\$50,000	-4.0%
\$100,000 (DWELLINGS 15 YEARS OR NEWER)	-2.0%

ATTACH: Endorsement ASIS-END-O30D, Limited Water Coverage

5. Limited Asbestos and Lead Coverage (Homeowner & Unit-Owner only)

For a charge of \$25, this endorsement provides up to \$2,000 of the Coverage A limit to be used for coverage for the testing or remediation of asbestos or lead that is necessary to proceed with an otherwise covered loss. The exclusion regarding testing or remediation of asbestos or lead in the absence of a loss that is caused by a Peril Insured Against in the policy remains intact.

REMOVE: Endorsement ASIS-END-M21S, Asbestos and Lead Exclusion

ATTACH: Endorsement ASIS-END-O29S, Limited Asbestos and Lead Coverage for HO-3 Policies; or  
Endorsement ASIS-END-O29S-HO6, Limited Asbestos and Lead Coverage for HO-6 Policies

6. Coverage A Increase (Unit-Owner only)

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Unit-Owner policies include \$5,000 of Coverage A (Dwelling) limit. This limit can be increased in \$1,000 increments for an additional charge of \$4.55 for each \$1,000 of additional coverage, up to a maximum limit of \$150,000.

### 7. Loss Assessment Coverage (Homeowner & Unit-Owner only)

The basic policy includes \$1,000 of loss assessment coverage. This limit can be increased up to \$25,000 at the rate indicated:

PROGRAM	RATE
HOMEOWNER (HO-3)	\$3 per additional \$1,000
UNIT-OWNER (HO-6)	\$4 per additional \$1,000

## B. Other Structures (Homeowner Only)

Coverage B (Other Structures) is provided with a limit equal to 10% of the Coverage A limit.

### 1. Increased Limit

The Coverage B limit can be increased to a maximum of 50% of the Coverage A limit, subject to a maximum limit of \$400,000, at a rate of \$2.50 per additional \$1,000 in coverage. A 3% annual inflation adjustment is made to the Coverage B limit at each policy renewal, subject to a maximum limit of \$400,000.

## C. Personal Property

### 1. Homeowner

#### (a) Increased or Reduced Limit

The Homeowner policy includes a Coverage C (Personal Property) limit equal to 50% of the Coverage A limit at no additional charge, with losses settled on a replacement cost basis. The Coverage C limit can be reduced to a minimum of 20% of the Coverage A limit or increased to a maximum of 70% of the Coverage A limit, but not more than \$400,000. Coverage C is changed at a rate of \$1.00 per \$1,000 in coverage. A 3% annual inflation adjustment is made to the Coverage C limit at each policy renewal. See the Scheduled Personal Property section for information on scheduling sub-limited items.

#### (b) HO-5 Endorsement

Coverage C (Personal Property) provides coverage to the perils named in the policy form, subject to exclusions contained in the policy form. For a charge of 10%, the policy can be endorsed to provide Coverage C protection on the same open perils basis as the policy provides for Coverages A (Dwelling) and B (Other Structures). Please note that this endorsement also enhances the Special Limits of Liability for certain items such as jewelry, watches, silverware and firearms to include coverage for misplaced or lost items, subject to the policy's sub-limits. In addition, some additional items remain excluded under Coverage C, such as breakage of certain fragile items,

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refinishing, renovation and loss due to dampness, among other things. Please read the endorsement carefully.

ATTACH: Endorsement ASIS-END-O9D, HO-5 Coverage

### 2. Renter or Unit-Owner

Coverage C (Personal Property) is the primary coverage for Renter and Unit-Owner policies, with losses settled on an Actual Cash Value (ACV) basis. Replacement cost coverage can be purchased for an additional charge of \$1.00 per \$1,000 in coverage.

ATTACH: Endorsement ASIS-END-O5D, Replacement Cost Coverage for HO-4 & HO-6 Policies

Theft coverage is automatically included for Unit-Owner policies. However, for tenant-occupied and seasonal risks, our maximum limit of liability for loss cause by theft is \$5,000. For Renters policies, theft coverage can be purchased for a charge of 15%.

ATTACH: Endorsement ASIS-END-O8D-HO4, Theft Coverage for Renters Policies

See the Scheduled Personal Property section for information on scheduling sub-limited items.

### D. Loss of Use

Coverage D (Loss of Use) is included with a limit equal to 20% of the Coverage A (Dwelling) limit for Homeowner policies or 20% of the Coverage C (Personal Property) limit for Renter and Unit-Owner policies.

#### 1. Increased Limit

The Coverage D limit can be increased to a maximum of 30% of the Coverage A limit, subject to a maximum limit of \$300,000, for Homeowner policies or to a maximum of \$60,000 for Renter and Unit-Owner policies. The charge is \$2.00 per \$1,000 of coverage. For Homeowner policies, a 3% annual inflation adjustment is made to the Coverage D limit at each policy renewal, subject to a maximum limit of \$300,000.

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**E. Personal Liability**

All policies are issued with a Coverage E (Personal Liability) limit of \$100,000 and with limited animal liability coverage of \$50,000.

**1. Increased Limit**

The Coverage E limit can be increased to the following limits at the rate indicated:

LIMIT	RATE
\$100,000	Included
\$200,000	\$20
\$300,000	\$35
\$500,000	\$65

**2. Limited Animal Liability – Primary Occupied Risks Only**

A limited animal liability endorsement is attached to all policies. The endorsement excludes coverage for certain breeds of dogs (ex: Pit Bull, Rottweiler, German Shepherd, etc.), any animal with a bite history or known to be vicious, or for farm, exotic or unusual pets (please read the endorsement carefully). The animal liability limit can be increased to the following limits at the rate indicated. Please also note that the animal liability limit cannot exceed the personal liability limit.

LIMIT	RATE
\$10,000	\$-35
\$25,000	\$-15
\$50,000	Included

**3. Personal Injury Coverage**

Personal injury coverage is excluded unless added by endorsement. This coverage can only be purchased at the limit that is equal to the policy’s Coverage E (Liability) limit at the rate indicated.

LIMIT	RATE
\$100,000	\$15
\$200,000	\$20
\$300,000	\$25
\$500,000	\$30

ATTACH: Endorsement ASIS-END-O10D, Personal Injury Coverage

**F. Medical Payments to Others**

Coverage F (Medical Payment to Others) is included with a \$1,000 limit. This coverage can be increased to the following limits at the rate indicated:

LIMIT	RATE
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\$1,000	Included
\$2,000	\$3
\$3,000	\$5
\$5,000	\$9
\$7,500	\$14
\$10,000	\$22

G. Deductibles

The following deductible options are available (please note that a separate deductible applies to earthquake coverage when purchased): The applicable deductible for damage caused by a tenant is the greater of \$5,000 or the policy deductible listed on the Declarations page.

DEDUCTIBLE	CREDIT / CHARGE
\$500	10%
\$1,000	Base
\$1,500	-10%
\$2,000	-12%
\$2,500	-14%
\$3,000	-16%
\$4,000	-20%
\$5,000	-24%
\$7,500	-28%
\$10,000	-32%

ATTACH: Endorsement ASIS-END-M16S, Increased Deductible for Damage Caused by Tenants

H. Green Coverage Option (Homeowner & Unit-Owner only)

When Eco-Friendly Dwelling and Personal Property Upgrade Coverage is added to the Homeowner policy, the limit of insurance applicable to green upgrade coverage will be equal to 10% of the Coverage A (Dwelling) limit subject to a maximum of \$50,000. When Eco-Friendly Dwelling and Personal Property Upgrade Coverage is added to the Unit-Owner policy, the limit of insurance will be equal to 20% of the Coverage C (Personal Property) limit subject to a maximum of \$50,000. This coverage can be added for a 6% surcharge to the basic premium. This coverage is additional insurance and the policy deductible applies.

ATTACH: Endorsement ASIS-END-O16D, Green Upgrade Coverage

I. Earthquake Coverage

Earthquake coverage can be added, equal to the primary coverage limit (A for Homeowner policies and C for Renter and Unit-Owner policies) for the following additional premium:

CONSTRUCTION TYPE	RATE PER \$1,000 OF LIMIT
MASONRY	\$18
ALL OTHER	\$15

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ATTACH: Endorsement ASIS-END-O2D, Earthquake Coverage

### J. Packages

#### 1. Prestige Home Package – Homeowner Only

For a 12% surcharge, the additional coverage listed below is added to the policy:

- 50% Extended Replacement Cost for the Dwelling
- \$2,500 Water Backup Coverage (can be increased to \$5,000 for an additional \$35 or \$10,000 for an additional \$65)
- \$300,000 Personal Liability limit (can be increased to \$500,000 for an additional \$40)
- \$5,000 Medical Payments to Others limit
- \$2,000 Limited Asbestos and Lead Coverage

ATTACH: Endorsement ASIS-END-O1D, Extended Replacement Cost Coverage (50%)  
Endorsement ASIS-END-O3D, Water Backup Coverage  
Endorsement ASIS-END-O29S, Limited Asbestos and Lead Coverage for HO-3 Policies; or  
Endorsement ASIS-END-O29S-HO6, Limited Asbestos and Lead Coverage for HO-6 Policies

#### 2. Increased Coverage C Sublimits for Certain Property

All policies include sublimits for certain items under Coverage C (Personal Property). Specific items that are subject to these sublimits can generally be scheduled (see Section 13 – Scheduled Personal Property of this manual). However, in lieu of scheduling, you can increase the sub-limit for many of the categories. Please refer Endorsement ASIS-END-O7D, Increased Coverage C Sublimits for Certain Property for the full details.

For Renters policies, “Theft Coverage” must be purchased in order to be eligible to purchase “Increased Coverage C Sublimits for Certain Property”.

The charge to increase the sublimit for these categories of personal property is \$85.

ATTACH: Endorsement ASIS-END-O7D, Increased Coverage C Sublimits for Certain Property

#### 3. Enhanced Property Protection – Primary Occupied Risks Only

The Enhanced Property Protection broadens and adds several coverages. Specifically, this endorsement packages the following:

- Coverage D (Loss of Use) is extended to cover power interruption caused by an insured peril which makes the residence premises uninhabitable;
- Broadened tree debris removal coverage (Homeowner policies only);

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- The Fire Department Service Charge is increased to \$750;
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage is increased from \$500 to \$3,000;
- A limit of \$5,000 of the policy's Coverage C (Personal Property) coverage is extended to cover damage to property while away from the residence premises due to flood, earthquake, landslide, or collision or overturn of the conveyance in which your property is carried; and
- Lock Replacement Coverage with a limit of \$250 is added.

The coverage can be added to your policy for an additional charge of \$30. For Renter policies, theft coverage must also be purchased when this package is selected.

ATTACH: Endorsement ASIS-END-O11D, Enhanced Property Protection

### K. Equipment Breakdown Coverage

Equipment breakdown coverage can be added to all policies, unless the occupancy is vacant. Equipment Breakdown coverage has a \$500 deductible per equipment breakdown occurrence and is subject to a \$100,000 per occurrence limit with a \$10,000 per occurrence sublimit for expediting expense, spoilage and pollutant cleanup and removal. Rates for HO-3 policies are based on the Coverage A limit (see rate table below). The rate is \$25 for HO-4 and HO-6 policies.

HO-3 COVERAGE A LIMIT	RATE
\$0 - \$500,000	\$35
\$500,001 - \$1,000,000	\$70
\$1,000,001 - \$1,500,000	\$111
HO-4 & HO-6 POLICIES	\$25

ATTACH: Endorsement ASIS-END-O35D, Equipment Breakdown Enhancement Endorsement

## 12. Credits and Surcharges

Unless otherwise specified charges and credits are applied to the Basic Premium. See the premium computation section to determine the Basic Premium.

### A. Multi-Policy Discount

If the insured has another in-force policy, a premium credit may be allowed. The premium credit is applied to the Basic Premium and is discontinued if the other policy is not maintained in-force. Only the higher of Level 1 or Level 2 discounts will be applied.

DISCOUNT LEVEL	OTHER POLICY TYPE	CREDIT
LEVEL 1	Private passenger auto	5%
LEVEL 2	Affiliate or partner auto policy	8%
LEVEL 3	Aegis policy	12%

### B. Roof Replacement Credit – Homeowner Only

If the entire roof is replaced with an acceptable type of roof, the following credit will be applied.

AGE OF ROOF	CREDIT
0 – 5 YEARS	5%
6 – 10 YEARS	2%

### C. Copper Plumbing Discount – Homeowner Only

If the entire pressurized plumbing system, excluding exterior landscape irrigation plumbing, consists entirely of copper pipe, a 2% credit will be applied. Please be aware that the policy is endorsed when this credit is applied such that coverage is reduced or eliminated if a loss occurs and the entire plumbing system is not copper.

ATTACH: Endorsement ASIS-END-M10D, Copper Plumbing Agreement



D. Central Alarm Discount

If the home has an installed alarm system that is connected to a remote 24-hour central station service, police or fire department, the home qualifies for a credit. Burglar alarms must be full perimeter and/or motion detecting systems. Smoke or motion detectors that are only audible locally and not connected to a central, monitored service do not qualify.

CENTRAL ALARM SERVICE	CREDIT
BURGLARY ONLY	5%
FIRE ONLY	5%
BOTH BURGLARY AND FIRE	10%

ATTACH: Endorsement ASIS-END-O12D, Premises Burglary or Fire Alarm System

E. Gated Community Discount – Homeowner and Unit-Owner Only

If the home or unit is located in a gated community where access is restricted and controlled for residents through a powered gate or gates, a 2% credit will be allowed. To qualify, the gates must be operational and automatically close when not in use.

F. Newly Acquired Discount – Homeowner and Unit-Owner Only

For policies that incept prior to July 1, 2021, if the home or unit closed escrow within the past 9 months, a 9% credit is applied to the basic premium for one policy term. At the next renewal, the discount is reduced to 6%. At the second policy renewal, the discount is reduced to 3% and is removed thereafter.

G. Loss Experience and Loyalty Credit

Risks with more than 2 paid losses in the past 60 months are not eligible for this program. The following discounts and charges apply based on the Named Insured’s loss history within the last 60 months.

LOSSES IN LAST 60 MONTHS	NEW BUSINESS	1 <sup>ST</sup> RENEWAL	2 <sup>ND</sup> RENEWAL	3 <sup>RD</sup> RENEWAL	4 <sup>TH</sup> RENEWAL	5 <sup>TH</sup> AND ALL SUBSEQUENT RENEWALS
NO LOSSES	0%	-3%	-6%	-8%	-10%	-10%
1 LOSS	15%	15%	12%	10%	10%	10%
2 LOSSES	25%	25%	22%	20%	20%	20%

H. Woodstove Surcharge – Homeowner Only

If the home has a wood, pellet, coal or kerosene stove that is used as a secondary source of heat a \$50 surcharge is applied to the policy.

I. Swimming Pool Surcharge – Homeowner Only

If the home has a swimming pool, whether in ground or above ground, a \$50 surcharge is applied to the policy.

J. Townhouse or Row House Surcharge – Homeowner Only

For a premium surcharge, a unit that is part of a townhouse or row house and shares common walls with other units where the structural components of the unit are owned by the Named Insured can be written as an HO-3 risk. A maximum of eight (8) individual family units per building.

# OF INDIVIDUAL FAMILY UNITS WITHIN THE BUILDING	SURCHARGE
2 – 4	10%
5 – 8	25%

## 13. Scheduled Personal Property

Optional scheduled personal property coverage is available for the following classes of property, which is provided under Section I by endorsement: jewelry, furs, cameras, musical instruments, silverware, golfer's equipment, fine arts, stamp collections, rare and current coins, wine and china/crystal. This coverage supersedes any coverage provided by the basic form. No deductible applies to the coverage provided by this endorsement. Please refer to the scheduled personal property endorsement form for further details.

Applicant must provide current appraisal or bill of sale (within 2 years) for all items scheduled for \$3,000 or more. These appraisals/bills of sale must also contain a full description of each item. These will provide proof of ownership and help establish a value in the event of a claim.

Total Limit (all scheduled personal property): \$100,000  
Minimum Premium: \$50  
Policy Forms: All (Primary Occupancy Only)

- A. JEWELRY – Individually owned articles of personal adornment composed at least partially of silver, gold, platinum or other precious metals or alloys, whether or not containing pearls, jewels or precious or semi-precious stones.

Maximum Limit (per schedule): \$50,000; Maximum Limit (per item): \$25,000  
Rate per \$100: \$2.45 in Los Angeles County, San Francisco County and the city of Palm Springs  
Rate per \$100: \$1.50 in Remainder of State

- B. FURS – Furs and garments trimmed with fur or consisting principally of fur.

Maximum Limit (per schedule): \$20,000  
Rate per \$100: \$0.90 in Los Angeles County, San Francisco County and the city of Palm Springs  
Rate per \$100: \$0.60 in Remainder of State

- C. CAMERAS – Analog and digital motion and still cameras, projection machines, carrying cases, films, lenses, filters, light meters, tripods and related photographic accessories and equipment.

Maximum Limit (per schedule): \$10,000  
Rate per \$100: \$1.80

- D. MUSICAL INSTRUMENTS – Musical instruments and miscellaneous property such as sheet music, stands and carrying cases used in connection with musical instruments. Musical instruments are not to be utilized for professional purposes.

Maximum Limit (per schedule): \$15,000  
Rate per \$100: \$0.73

- E. SILVERWARE – Silverware, silver-plated ware, gold-ware, gold-plated ware and pewter-ware, but excluding pens, pencils, flasks, smoking implements and accessories, jewelry or articles of personal adornment.

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Maximum Limit (per schedule): \$20,000  
Rate per \$100: \$0.51

- F. GOLFER'S EQUIPMENT – Golf clubs, golf bags, golf shoes and golf clothing. Golf equipment are not to be utilized for professional purposes.

Maximum Limit (per schedule): \$10,000  
Rate per \$100: \$1.40

- G. FINE ARTS – Paintings, etchings, lithographs, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture and silver, manuscripts and rare books, porcelains, rare glass and bric-a-brac) of rarity, historical value or artistic merit.

Maximum Limit (per schedule): \$50,000; Maximum Limit (per item): \$25,000  
Rate per \$100: \$0.39

- H. STAMP COLLECTIONS – Includes individually owned collections of postage stamps, due, envelope, official revenue, match and medicine stamps, covers, locals, reprints, essays, proofs and other philatelic property, books, pages, and mountings used for storing or displaying these articles. Stamps used for mailing are not allowed.

Maximum Limit (per schedule): \$10,000  
Rate per \$100: \$0.50

- I. RARE AND CURRENT COINS – Includes rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property including albums, containers, and display cabinets in use with such collections.

Maximum Limit (per schedule): \$10,000  
Rate per \$100: \$1.95

- J. CHINA/CRYSTAL – Includes ceramic ware or porcelain dinnerware and crystal composed of clear colorless glass of superior quality.

Maximum Limit (per schedule): \$10,000  
Rate per \$100: \$1.65

- K. WINE

Maximum Limit (per schedule): \$20,000  
Rate per \$100: \$0.55

ATTACH: Endorsement ASIS-END-O6D, Scheduled Personal Property

## 14. Construction Classifications

### (Applies to Homeowner Only)

A. WOOD FRAME

Exterior walls of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports or aluminum or plastic siding over frame. Frame construction includes "mixed" frame/masonry when the exterior walls of frame construction (including gables) exceeds 33% of the total exterior wall area. The following types of construction are considered Wood Frame:

- Stucco on Frame
- < 67% Brick Veneer
- Aluminum Siding
- Clapboard Siding
- Vinyl Siding
- Wood Siding
- Stone on Frame
- Cement Fiber Shingles
- Wood Shakes
- Solid Log

B. STEEL

A dwelling with exterior walls of non-combustible construction, including metal or plastic siding, stucco or plaster on steel supports.

C. MASONRY

Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, and floors and roofs of combustible construction (disregarding floors resting directly on the ground). The following types of construction are considered Masonry:

- > 67% Brick Veneer
- Solid Brick
- Solid Stone
- Concrete Block
- Glass Block
- Tile for Weatherproofing

D. SUPERIOR CONSTRUCTION

A dwelling with exterior walls, roof and floors of non-combustible materials. The following types of construction are considered Superior Construction:

- Non-Combustible – exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials
- Masonry Non-Combustible – exterior walls constructed of masonry materials (as described in C above) and floors and roof of metal or other non-combustible materials
- Fire Resistive – exterior walls and floors and roof constructed of masonry or other fire resistive materials

## 15. Changes on Policy

It is not permissible to cancel any of the mandatory coverages provided unless the entire policy is cancelled. The mandatory coverages are:

- For a Homeowner (HO-3) policy: Coverage A, B, C, D, E and F.
- For a Renter (HO-4) or Unit-Owner (HO-6) policy: Coverage C, D, E and F.

If the policy is cancelled by either the Named Insured or Aegis, the return premium shall be 100% of the pro rata unearned premium.

Homeowner policies may not be transferred to another location or assigned. Renter and Unit-Owner policies can be transferred to another location that meets all eligibility requirements and is located within the State of California.

## 16. Roofs

### (Applies to Homeowner Only)

#### A. Roof Age

The signed application will specifically disclose the age of the roof. The age of the roof is determined by subtracting the year the roof was installed from the year that the policy takes effect. The roof age will be updated manually at each policy renewal.

If the roof age is updated or changed due to roof replacement, a copy of evidence (e.g. – copy of roof manufacturer’s warranty indicating replacement date, copy of roof age disclosure statement from real estate transaction, receipt from roofing contractor) showing the date the roof was replaced must be submitted to the company.

#### B. Roof System Type

Acceptable roof systems are as follows:

1. **Asphalt/Composition** - includes:
  - (a) Asphalt – Shingle (Fiberglass)
  - (b) Asphalt – Shingle (Architectural)
  - (c) Asphalt – Shingle (Architectural – HQ)
  - (d) Composite – Impact Resistance Shingle
  - (e) Composite – Shake
  - (f) Composite – Tile
2. **Slate** – includes:
  - (a) Slate
3. **Metal** – includes:
  - (a) Metal – Copper
  - (b) Metal – Steel
  - (c) Metal – Painted Rib
  - (d) Metal – Corrugated Galvanized
4. **Flat/Built-up/Roll** – includes:
  - (a) Tar and Gravel
  - (b) Built-up
  - (c) Foam Composite
  - (d) Membrane
  - (e) Roll Roofing
5. **Tile** – includes:
  - (a) Tile – Clay/Ceramic
  - (b) Tile – Clay (Mission)
  - (c) Tile – Clay (Spanish)
  - (d) Tile – Concrete
  - (e) Tile – Cement
6. **Wood Shake/Shingle** – includes:
  - (a) Wood – Shake

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- (b) Wood – Shake (Victorian/Scalloped)
- (c) Wood – Shingle

If roof system consists of more than one roof type, select the most predominant roof type. Predominant roof type refers to the roof type that covers the greatest percentage of the dwelling.

**C. Roof Condition**

Roof condition will be verified during the inspection process. The conditions are defined as follows:

- Excellent: No major/minor concerns listed.
- Good: One minor concern listed and no major concern listed.
- Fair: Two minor concerns listed, or one major concern listed.
- Poor: Two or more major concerns listed, or any combination of major and minor concerns, or any unacceptable roof characteristic.

Examples of major concerns, minor concerns, and unacceptable roof characteristics are listed below. Please note that the lists are not exhaustive and Aegis may add, remove, or reclassify concerns at its discretion.

<u>Major Concern</u>	<u>Minor Concern</u>	<u>Unacceptable Roof Characteristic</u>
Blistering	Granule loss	Tree damage
Curling/cupping	Impact marks	Improper installation
Missing/flashing vents		3 or more shingle layers
Cracking		Missing shingles/tiles
Erosion		Exposed felt
Valley concern		
2 shingle layers		
Vent problems		
Rust (Metal/Hail Resistant)		

**D. Roof Coverage Types**

Roof coverage will be determined based on roof age, roof system type and roof condition as indicated below:

Replacement Cost Coverage:

Replacement cost coverage is available for roofing systems in excellent and good condition based on the age of the roofing system as indicated in the chart below. Roofing systems in fair condition do not qualify for replacement cost coverage. Roofing systems in poor condition will have coverage for the roofing system limited to fire and lightning only regardless of age.

Roofing System	Age / Condition of the Roof System	
	Excellent Condition	Good Condition
Asphalt/Composition	1-22	1-15
Slate	1-35	1-28
Metal	1-56	1-34



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Flat/Built-up/Roll	N/A	N/A
Tile	1-35	1-28
Wood Shake/Shingle	1-13	1-8

ATTACH: Endorsement ASIS-END-M27D, Replacement Cost Coverage for Roofing and Roof Components

Actual Cash Value Coverage

Actual cash value coverage is provided for roofing systems in excellent, good and fair condition based on the age of the roofing system as indicated in the chart below. Roofing systems in poor condition will have coverage for the roofing system limited to fire and lightning regardless of age.

Roofing System	Age / Condition of the Roof System		
	Excellent Condition	Good Condition	Fair Condition
Asphalt/Composition	23+	16+	1-15
Slate	36+	29+	1-40
Metal	57+	35+	1-36
Flat/Built-up/Roll	1-13	1-10	1-5
Tile	36+	29+	1-40
Wood Shake/Shingle	14+	9+	1-14

Roof for Fire and Lightning Only

Roofing system coverage will be limited to the perils of fire and lightning for roofing systems in fair condition based on the age of the roofing system as indicated in the chart below. Roofing systems in poor condition, regardless of age, will have coverage for the roofing system limited to fire and lightning only.

Roofing System	Age/Condition of the Roof System			
	Excellent Condition	Good Condition	Fair Condition	Poor Condition
Asphalt/Composition	N/A	N/A	16+	1+
Slate	N/A	N/A	41+	1+
Metal	N/A	N/A	37+	1+
Flat/Built-up/Roll	14+	11+	6+	1+
Tile	N/A	N/A	41+	1+
Wood Shake/Shingle	N/A	N/A	15+	1+

ATTACH: Endorsement ASIS-END-M13D, Roof for Fire and Lightning Only

# 17. Forms

COVERAGE FORM							
Form Number	Edition	Title	Source	Program Applicability	(M)andatory / (O)ptional	(D)ynamic / (S)tatic	Occupancy (P)rimary / (S)easonal / (T)enant / Vacation (R)ental
DB-POL-HO3	Ed. 4	HO-3 Homeowners Policy	ASIS	HO-3	M	S	P
DB-POL-HO4	Ed. 4	HO-4 Renters Policy	ASIS	HO-4	M	S	P
DB-POL-HO6	Ed. 4	HO-6 Unit-Owners Policy	ASIS	HO-6	M	S	P, S, T, R

ENDORSEMENTS							
Form Number	Edition	Title	Source	Program Applicability	(M)andatory / (O)ptional	(D)ynamic / (S)tatic	Occupancy (P)rimary / (S)easonal / (T)enant / Vacation (R)ental
ASIS-END-M15-CAHO	Ed. 3	California Amendatory Endorsement for Homeowner Policies	ASIS	HO-3, HO-4, HO-6	M	S	P, S, T, R
ASIS-END-M3S	Ed. 1	Registered Domestic Partner Coverage	ASIS	HO-3, HO-4, HO-6	M	S	P, S, T, R
ASIS-END-M4S-HO	Ed. 1	Worker's Compensation for Residence Employees	ASIS	HO-3, HO-4, HO-6	M	S	P, S, T, R
ASIS-END-M7S	Ed. 3	Inflation Guard	ASIS	HO-3	M	S	P
ASIS-END-M8S	Ed. 1	Property Held by Legal Entity	ASIS	HO-3, HO-6	M	S	P
ASIS-END-M9S	Ed. 2	Occupancy Endorsement	ASIS	HO-3, HO-6	M	S	P, T
ASIS-END-M10D	Ed. 3	Copper Plumbing Agreement	ASIS	HO-3	M	D	P
ASIS-END-M13D	Ed. 2	Roof for Fire and Lightning Only Endorsement	ASIS	HO-3	M	D	P
ASIS-END-M14D	Ed. 1	Dwelling Purchased Through Foreclosure	ASIS	HO-3, HO-6	M	D	P, S, T, R
ASIS-END-M15S	Ed. 1	Exclusion of Cosmetic Hail Damage to Roof	ASIS	HO-3	M	S	P
ASIS-END-M16S	Ed. 2	Increased Deductible for Loss or Damage Caused by Tenants	ASIS	HO-3, HO-6	M	S	P, S, T, R
ASIS-END-M17D	Ed. 1	Theft Limitation (Seasonal & Tenant Occupied Unit-Owner Policies)	ASIS	HO-6	M	D	S, T, R
ASIS-END-M18D	Ed. 1	Unit-Owners Rented to Others	ASIS	HO-6	M	D	T, R
ASIS-END-M22S	Ed. 1	Terrorism and War Exclusion	ASIS	HO-3, HO-4, HO-6	M	S	P, S, T, R
ASIS-END-M26S-HO	Ed. 3	Animal Liability Coverage	ASIS	HO-3, HO-4, HO-6	M	S	P
ASIS-END-M27D	Ed. 1	Replacement Cost Coverage for Roofing and Roof Components	ASIS	HO-3	M	D	P
ASIS-END-M28S	Ed. 2	Extended Replacement Cost Coverage (25%)	ASIS	HO-3	M	S	P
ASIS-END-M41S	Ed. 1	Vandalism or Malicious Mischief Deductible	ASIS	HO-3, HO-4, HO-6	M	S	P, S, T, R
ASIS-END-M42S	Ed. 1	Subletting Exclusion	ASIS	HO-3, HO-6	M	S	P, S, T, R
ASIS-END-O1D	Ed. 1	Extended Replacement Cost Coverage (50%)	ASIS	HO-3	O	D	P
ASIS-END-O2D	Ed. 1	Earthquake Coverage	ASIS	HO-3, HO-4, HO-6	O	D	P, S, T, R
ASIS-END-O3D	Ed. 2	Water Backup Coverage	ASIS	HO-3, HO-6	O	D	P, S, T, R
ASIS-END-O4D	Ed. 3	Ordinance or Law Coverage	ASIS	HO-3, HO-6	O	D	P, S, T, R
ASIS-END-O5D	Ed. 1	Replacement Cost Coverage for Personal Property	ASIS	HO-4, HO-6	O	D	P, S, T, R
ASIS-END-O6D	Ed. 1	Scheduled Personal Property	ASIS	HO-3, HO-4, HO-6	O	D	P, S, T, R
ASIS-END-O7D	Ed. 3	Increased Coverage C Sublimits for Certain Property	ASIS	HO-3, HO-4, HO-6	O	D	P
ASIS-END-O8D-HO4	Ed. 2	Theft Coverage for Renters Policies	ASIS	HO-4	O	D	P
ASIS-END-O9D	Ed. 1	HO-5 Coverage	ASIS	HO-3	O	D	P
ASIS-END-O10D	Ed. 1	Personal Injury Coverage	ASIS	HO-3, HO-4, HO-6	O	D	P, S, T, R
ASIS-END-O11D	Ed. 2	Enhanced Property Protection	ASIS	HO-3, HO-4, HO-6	O	D	P
ASIS-END-O12D	Ed. 1	Premises Burglary or Fire Alarm System	ASIS	HO-3, HO-4, HO-6	O	D	P, S, T, R
ASIS-END-O16D	Ed. 2	Green Upgrade Coverage	ASIS	HO-3, HO-6	O	D	P, S, T, R
ASIS-END-O29D	Ed. 2	Limited Asbestos and Lead Coverage for HO-3	ASIS	HO-3	O	D	P
ASIS-END-O29D-HO6	Ed. 2	Limited Asbestos and Lead Coverage for HO-6	ASIS	HO-6	O	D	P, S, T, R
ASIS-END-O30D	Ed. 1	Limited Water Coverage	ASIS	HO-3, HO-6	O	D	P, S, T, R
ASIS-END-O35D	Ed. 1	Equipment Breakdown Enhancement Endorsement	ASIS	HO-3, HO-4, HO-6	O	D	P, S, T, R