

ELIGIBILITY HIGHLIGHTS

PRODUCT:

(CA ONLY) HO-3, DP-3, HO-6

Acceptable Insured Type: Individual, LLC, Corp, Trust, Estate

Max TIV: HO/DF \$2.5 Million | HO-6 \$1 Million

Liability: Up to \$1 Million

125% Extended replacement cost available

Acceptable Occupancies: 1-4 Family, Owner, Secondary, Tenant,
Occupied with Cosmetic Renovations, Vacant, Short-term Rental

ELIGIBILITY:

HO and DP up to 100 years old with updates in the past 40 years

HO-6 up to 50 years old with updates in the past 40 years

Cosmetic renovations acceptable

The roof must be 25 years old or newer (roof exclusion available)

FEATURES:

“Next Best Coverage” feature is enabled during the quote process

Completely digital application with immediate policy issuance

Agency billed

No prior insurance requirements

INELIGIBLE:

- Builders’ Risk
- Business/Commercial or Farming Exposures on premises
- More than 2 claims, more than \$30k incurred. Any fire, liability, or earthquake claims
- Zip Codes on standing moratorium (mostly located in LA County) as well as some specific areas in southern CA