



Underwriting Overview

CALIFORNIA SAFEPORT
NON-ADMITTED
HOMEOWNERS PROGRAM

PROGRAM MANAGER AND SERVICING AGENT:

SageSure Insurance Managers

CARRIER:

Safeport Insurance Company
(AM Best A- Rated Excellent)



PROGRAM DETAIL

The California SafePort Homeowners Surplus Lines Program offers HO-3 and HO-5 coverage statewide on a non-admitted basis.

COVERAGES		HO-3 and HO-5
Coverage A (Dwelling)	Minimum	\$125,000
	Maximum	Variable Maximum based on wildfire hazard zone: <ul style="list-style-type: none"> • High hazard max - \$2,000,000 • Moderate hazard max - \$3,000,000 • Low hazard max - \$3,000,000 A reinsurance charge may apply. 25% or 50% Additional Amounts Of Insurance option are available
	Insurance to Value	Must be insured to at least 100% of replacement cost. Functional RC option available on homes built prior to 1940.
Coverage B (Other Structures)	0-10% of Coverage A for 1 or 2 family 0-5% of Coverage A for 3 or 4 family Increased limits available on specified other structures. Other structures may be excluded by endorsement.	
Coverage C (Personal Property)	10 - 100% of Coverage A for both ACV and PPRC for all 1-4 families	
Coverage D (Loss of Use)	20 - 30% of Coverage A	
Coverage E (Personal Liability)	Minimum	\$100,000
	Maximum	\$1,000,000
Coverage F (Medical Payments)	Minimum	\$1,000
	Maximum	\$5,000

MINIMUM REQUIRED DEDUCTIBLES

Hazard Location Type	Earthquake (EQ)		All Other Perils
	Comprehensive	Limited	
Extreme Hazard*	Coverage N/A	10%	Coverage N/A
High Hazard	Coverage N/A	10%	\$500
Moderate Hazard	15%	10%	\$500
Low Hazard	10%	10%	\$500

Note: Active moratoriums, closures or other coverage changes and restrictions communicated due to current exposure management considerations may not be reflected in the standard guidelines contained in this Underwriting Overview. Current conditions resulting in closures, changes and restrictions to the guidelines may be noted with a "+" and/or will be visible when quoting the product on the SageSure Agent Portal.

Earthquake (EQ)

The following California Earthquake (EQ) Underwriting guidelines divide California into four (4) locations:

- Extreme EQ Hazard Locations
- High EQ Hazard Locations
- Moderate EQ Hazard Locations
- Low EQ Hazard Locations



From an earthquake standpoint, we define and underwrite these locations as follows:

Extreme EQ Hazard Locations are ineligible:

- Comprehensive Earthquake Coverage is not available, making the entire policy ineligible

Extreme EQ Hazard Locations are defined as any property located as follows:

- On soft soil or stiff-to-soft soil in the counties of Los Angeles, Orange, San Francisco, Alameda, Marin, Santa Clara, San Mateo, or Santa Cruz
- Soil Type will be provided at the beginning of the quote as part of the Address Validation. No referral is necessary. If the property is not eligible for both the Comprehensive and Limited Earthquake coverage, we must decline the whole homeowner quote/policy.

High EQ Hazard Locations are eligible with the deductibles indicated above and:

- Only Limited Earthquake Coverage is available.
- Comprehensive Earthquake Coverage is not available.

High EQ Hazard Locations are defined as any property located as follows:

- In the counties of Los Angeles, Orange, San Francisco, Alameda, Marin, Santa Clara, San Mateo, or Santa Cruz or
- On soft soil or stiff-to-soft soil in the remainder of the state.

Moderate EQ Hazard Locations are eligible as outlined below:

- Limited Earthquake Coverage is available with the deductible indicated above.
- Comprehensive Earthquake Coverage is available with
 - A minimum 15% deductible.
 - Dwellings not built on piers, pilings, pillars or posts.
 - Dwelling built prior to 1937 must be retrofitted (see retrofitting requirements below).
 - Masonry or masonry veneer construction must be 2 stories in height or less.

Moderate EQ Hazard Locations are defined as any property not designated Extreme EQ or High Hazard EQ and located in the counties of San Diego, Riverside, San Bernardino, Contra Costa, Ventura, Sonoma, Monterey, or San Benito.

Low EQ Hazard Locations are eligible as outlined below:

- Limited Earthquake Coverage is available with the deductible indicated above.
- Comprehensive Earthquake Coverage is available with
 - A minimum 10% deductible.
 - Dwellings not built on piers, pilings, pillars, or posts.
 - Dwelling built prior to 1937 must be retrofitted (see retrofitting requirements below).
 - Masonry or masonry veneer construction must be 2 stories in height or less.

Low EQ Hazard Locations are defined as any other location in CA not designated as an Extreme EQ, High EQ, or Moderate EQ Hazard Location.

Retrofitting Requirements

- The Dwelling is properly anchor bolted to the foundation with bolts placed four to six feet apart;
- Cripple walls are braced with plywood or its equivalent;
- Hot water heater is secured to the building frame;
- Masonry chimney must be strapped both above and below the roof line;



- All requests for retrofitting must be referred with each new quote. The only acceptable verification will be a letter or completed work receipt from a licensed contractor, and inspection report from a qualified structural engineer or a report from a retrofitting inspection service within the past 20 years.

When an Earthquake endorsement is attached to the policy:

- Limited Earthquake Endorsement: The Coverage A limit for Earthquake must always match the Coverage A limit on the underlying homeowner policy.
- Comprehensive Earthquake Endorsement: The Coverage A and C limits for Earthquake must always match the Coverage A and C limits on the underlying homeowner policy

WILDFIRE/BRUSH (WFB)

The following California Wildfire/Brush (WFB) Underwriting guidelines divide California into four (4) locations:

- Extreme WFB Hazard Locations
- High WFB Hazard Locations
- Moderate WFB Hazard Locations
- Low WFB Hazard Locations

Wildfire/Brush rating and underwriting is based on a calculation using the distance to designated “high slope brush” and elevation. Distance and elevation by risk level will determine and display eligibility automatically as part of the normal address validation. See Underwriting Overview for details.

Extreme WFB Hazard Locations properties are ineligible.

High and Moderate WFB Hazard Locations properties are eligible with:

- No wood shake or shingle roofs.
- PC 1-8.
- Road access via minimum two (2) routes within 600 feet of property.
- No combustible litter on roofs and gutters.
- Area within 100 feet:
 - Native brush shall be trimmed up from the ground 1/3 of its total height and shall be no closer than 18 feet to each other or any structures and 10 feet to a combustible fence.
 - Trees shall be trimmed up to six (6) feet from the ground and five (5) feet from any roof and 10 feet from any chimney outlet.
 - Landscape vegetation must be well maintained, free of dead material, five (5) feet from any roof and 10 feet from any chimney outlet.
 - Grass and weeds shall be cut to no more than three (3) inches in height.
- No propane tanks on property (small tanks for grills are eligible).

Low WFB Hazard Locations properties are eligible.

Low WFB Hazard Locations are defined as any other location in CA not designated as an Extreme WFB, High WFB or Moderate WFB Hazard Location:

- Any risk greater than 5 miles to high slope brush, regardless of elevation or Risk level, is considered low underwriting hazard, or
- Risk equal to 5 miles or less to high slope may be considered low underwriting hazard

Note: Refer to separate guidelines for Maximum Coverage A, as the maximum limit allowed varies by wildfire hazard zone, as well as a reinsurance charge may apply.



COASTAL PROXIMITY TO WATER

The following properties are ineligible:

- Any property located within .05 miles of the designated shoreline.
- Any property located on any island, including Santa Catalina Island.
- Any property, regardless of the distance from the designated ocean shoreline, located in the “front” or “first” row of dwellings from a shoreline, and subject to the full force of winds.

In applying this guideline, consideration will be given to trees that are in between the “front” or “first” row and the designated shoreline. These will be handled one by one on an exception basis.

Definition of the Designated Shoreline

The Designated Shoreline is generally defined as:

- The ocean shoreline or
- The shoreline for the larger open bays, sounds or marshlands between
 - Islands and the main coastline, or
 - The main coastline and the open ocean.

This general definition may not specifically apply to every property, so if there is any question as to the location of a property relative to the designated shoreline, please quote the property in question or contact your underwriter.

OTHER ELIGIBILITY HIGHLIGHTS

Acreage

Over 5 acres is eligible as long as no remuneration is received for the use of the property by third parties for farming, recreation, hunting, hiking, swimming or any purpose that could create liability exposure. A pre-bind underwriting referral is required.

Additional Amounts of Insurance or Additional Replacement Cost Protection

If full replacement cost coverage is selected, dwellings with unique, unusual or special construction features are not eligible for this coverage. Examples include:

- Extensive ornate woodwork, wallpaper, flooring.
- Stained glass windows.
- Extensive slate roofs or other rare roofing or exterior materials.

Animal Exposures

All dogs and wild and exotic animals (such as a monkey, chimpanzee, snake, ferret, or other non-domestic cat or animal) are excluded via the mandatory Additional Exclusions Endorsement and eligible with signed acknowledgment of the exclusion.

Coverage for an eligible dog is available for an additional premium. If the applicant/insured requests coverage for an eligible dog, the Dog Liability Endorsement will be added to the policy.

The following dogs are ineligible for the optional Dog Liability Endorsement:

- Any dog that has previously bitten or displayed vicious tendencies.
- The following dog breeds:
 - Any dog that has previously bitten or displayed vicious tendencies and/or
 - The following dog breeds: Akita, Alaskan Malamute, American Staffordshire Terrier, Boxer, Bull Terrier, Bull Mastiff, Chow, Giant Schnauzer, Great Dane, Mastiff, Neapolitan Mastiff, Ovtcharka, Pit Bull, Presa Canario, Rhodesian Ridgeback, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Wolf or Wolf Hybrid, any breed of guard dog such as a Doberman Pinscher, German Shepherd, or any mix of these breeds.



The following animal exposures make the complete property ineligible. There is no exclusion for these animals:

- Any animal that has previously bitten or displayed vicious tendencies, regardless if the animal, is being excluded.
- More than two chickens, goats, horses, or any combination thereof. Exceptions will be considered if the animals are for personal use only. Refer to underwriting.

Applicant Information

Any household member convicted of a serious crime, including insurance fraud and arson, makes the risk ineligible.

Applicants or insureds or any members of the household whose homeowners insurance policies have EVER been canceled or nonrenewed for material misrepresentation in an application for insurance or in the submission of a claim, or misrepresentation on the application for insurance for this policy.

Attractive Nuisances

Properties with other attractive nuisances such as skateboard ramps, bicycle jumps, tree houses, batting cages, any other attractive nuisance (except trampolines) are ineligible.

Childcare / Daycare

Any childcare or daycare on premises makes the policy ineligible.

Concentration of Risk, Catastrophe Management and Suspension of Binding Authority

Any risk in a zip code or county is ineligible if it would cause the total portfolio in that geography to exceed the capacity limits established to achieve a balanced portfolio.

Condition of Dwelling and Premises

The dwelling, the premises, and any other structures and all systems (electrical, heating, plumbing and roof) must be in good repair and condition, and be adequately maintained to provide a safe environment for anyone in or upon the residence premises. The condition of the dwelling, premises and adjacent properties will be verified via inspection.

As all unsafe or poorly maintained conditions could not be listed, the following is not all inclusive, but the following are ineligible:

- Dwellings with unrepaired damage (including earthquake)
- Dwellings with more than 3 step risers without hand railings.
- Porches 3 feet or more from ground without minimum 3-foot railings
- Porches above one story without minimum 4 feet railings
- Dwellings with foundations, walkways, sidewalks, driveways and steps that are cracked or in state of disrepair.* (Also, see Mudslide, Landslide and Earth Movement guideline below.)
- Dwellings with doorways opening to unsafe areas (e.g. poorly or inadequately constructed or maintained porches or landings, no porches or landings)
- Dwellings with unregistered vehicles, unsecured appliances or excess debris on the premises
- Any residence is ineligible if adjacent or adjoining property is in poor condition.

Note: An otherwise eligible primary residence with an ineligible other structure could be eligible if the ineligible other structure is excluded via the Specified Other Structure(s) Exclusion (excludes a specifically identified Other Structure). The underwriter must be satisfied that the primary structure is otherwise completely eligible.

Construction: EIFS, DEFS and DRYVIT Materials

Dwellings with Exterior Insulation and Finish Systems (EIFS), Direct Applied Exterior Finish Systems (DEFS) and DRYVIT construction materials are ineligible unless used as trim or comprising only a minimal portion of total siding.

This construction exposure is excluded. Although excluded, we still will decline homes unless used as trim or minimal portion of siding.



Dwelling in the Course of Construction

Dwellings in the course of construction are ineligible

Electrical Systems

Electrical systems for dwellings updated prior to 1990 are ineligible if they have any aluminum wiring, knob and tube wiring or fuses.

Farming / Ranching

Any farming or ranching exposures other than an incidental garden for family use are ineligible.

Fuel Tanks and Escaped Fuel

Section II coverage for any type of escaped fuel is excluded, so properties with fuel tanks, above or below ground, are eligible with signed acknowledgment of the exclusion.

Heating Systems Must Have

In the cold weather areas of the state where temperatures can fall below freezing at any time, the dwelling must have:

- A thermostatically controlled central heating system
- Furnace or burner replaced within the past 30 years.

Wood, wood pellet and coal stoves are ineligible.

Incidental Business on Premises

Any business with any employees, involves client or customer traffic or involves products on premises makes the policy ineligible.

Insurance to Value

Dwellings where market value is 60% of replacement cost or greater:

- Dwelling must be insured to 100% of replacement cost.

Note: Our goal is to insure to at least 100% of replacement cost; however, when we validate the replacement cost based on the results from an inspection we will not make adjustments when the Coverage A limit on the policy is 90% or greater than our calculation from the inspection.

- Homes built prior to 1940:
 - Replacement cost is provided via the Modified Functional Replacement Cost Loss Settlement - California Endorsement. A lower replacement cost factor used
 - Full "like kind and quality" replacement cost only available if customer accepts full factor.

Landslide, mudslide and earth movement, including sinkhole

- Properties located in landslide or mudslide areas including terrain with more than 30 degrees slope are ineligible for earthquake (EQ) coverage.
- Properties with any prior slab, sinkhole damage or evidence of settling (cracks) in the structure or located in area with sinkhole activity in the general vicinity, are ineligible.
- A third-party vendor will supply a landslide/mudslide /earth movement and degree of slope data as part of the Address Validation that we will use to:
 - Verify and qualify slope provided by insured on application.
 - We will also verify slope and vicinity to sinkhole as part of inspection and cancel if slope is >30 degrees or dwelling is in close proximity of sinkhole activity.

Lead Liability

Section II liability coverage for any type of lead exposure is excluded, Otherwise eligible rental properties are eligible without lead abatement certification, but signed acknowledgement of the exclusion is also required



Limited Water Back Up and Sump Discharge or Overflow Coverage

- Limits of \$5000, \$10,000 and \$25,000 available.
- A previous water back up or sump discharge or overflow claim or flood loss (whether or not covered by flood insurance) makes this endorsement ineligible.

Location

The following are ineligible:

- Any residence with all or any part of residence built over water or only accessible by water.
Note: Other structures built over water such as a boat house are eligible, even if connected by a dock, walkway or fence.
- Residence constructed in a condemned area or area scheduled to be condemned due to urban renewal, highway construction or other public project.

NOTE: Also, see separate Wildfire, Earthquake and Landslide/Mudslide/Earth Movement/Sinkhole Activity guidelines.

Loss Assessment Coverage - Increased Limits

Increased limits up to \$25,000 are available.

Loss History

Will accept up to 2 non-zero non-cat non-weather-related losses in the prior 3 years and up to 3 in the last 6 years. Only those losses which have a substantial relationship to the insured's loss exposure will be counted in making that eligibility determination.

The loss damage and condition causing any loss must have been repaired.

Two or more losses from the same peril are eligible only if:

- The conditions which contributed to the losses are satisfactorily repaired, and
- The losses are not related.
- Referred to underwriter for approval.

Major Renovations

Properties (main dwelling and other structures) undergoing or planning to undergo major renovations are ineligible.

- Major renovations include substantial/significant additions or expansion to existing structures, changes to the interior configuration of the home (walls removed, new bathroom/kitchen remodels, etc.), or major alterations to structural and/or mechanical, electrical, heating or plumbing systems.
- Underwriters will consider referrals for situations where the insured will occupy the house during the renovations or the renovations will be complete within 30 days. The referral must include a description of the renovation(s) and when the owner will occupy the property.

Metal Buildings

- Primary dwellings that are metal buildings are ineligible. Large metal other structures (over 750 square feet) are eligible by referral if they are:
 - In good condition and repair,
 - Of solid construction, and
 - Used for personal use only
 - Overall quality of the risk is above average (NA)

Note: An otherwise eligible primary residence with an ineligible other structure could be eligible if the ineligible other structure is excluded via the Specified Other Structure(s) Exclusion (excludes a specifically identified Other Structure). The underwriter must be satisfied that the primary structure is otherwise completely eligible.



Mobile, Motor or Manufactured Homes

Mobile homes, motor homes or manufactured homes are ineligible. Generally, these are constructed to be mobile. They can be placed with or without a foundation. The existence of a permanent foundation does not make them eligible. The removal of any wheels would not make them eligible. To be eligible the home must be a permanent dwelling on a permanent foundation with the final construction occurring at the home site (e.g., modular homes constructed at the home site are eligible).

Note: An otherwise eligible primary residence with an ineligible other structure could be eligible if the ineligible other structure is excluded via the Specified Other Structure(s) Exclusion (excludes a specifically identified Other Structure). The underwriter must be satisfied that the primary structure is otherwise completely eligible.

Note: Mobile homes or Manufactured homes on the property are unable to be excluded in order to make the policy eligible, as these present an increased liability and physical loss hazard.

Mold Exposure

Any mold claim makes the policy ineligible.

Named Insured

A Homeowner Policy may be issued to the following as long as the property is used exclusively for private residential purposes:

- Owner occupant of a one, two, three or four family dwelling.
- Dwelling properties must be individually owned and occupied, or owned together by two individuals as long as one of the individuals occupies the residence, or owned together by up to 4 individuals as long as all are related and at least one of the individuals occupies the residence.
- A married couple is considered one individual.
- Corporate / Business, LLC, association, partnership or other non-individual owned properties are ineligible.

Occupancy

These occupancies used exclusively for private residential purposes, except as provided for in incidental business on premises sections of the eligibility, are eligible:

- Dwellings must be:
 - Primary Occupancy eligible if:
 - One to four family
 - Rented no more than 2 weeks
 - Residence not continuously unoccupied 3 or more consecutive months -
 - Seasonal or Secondary Residence eligible if:
 - Single family
 - No rental occupancies
 - Owner must have made arrangements to check on the property at least once per month while they are away.
 - Residence not continuously unoccupied 3 or more consecutive months.
- Residence Held in Trust if the residence is occupied by the trustee, the grantor of the trust, or the beneficiary of the trust.
- Owner occupied, primary residence with mailing address different from residence premises and post office box addresses. These will be investigated by an underwriter to determine that the separate mailing address and/or post office box is for convenience of mail delivery/ pick up or handling of business affairs and/or not an occupancy issue.
- A risk where the applicant has had foreclosure proceedings initiated against an owned property has declared bankruptcy anytime within the last seven years or is currently delinquent on their mortgage is eligible.

The following properties are ineligible:

- Vacant , unoccupied, or for sale properties.



- Properties under construction.
- Dwellings purchased at, from or through foreclosure, bank or trustee sale are only acceptable if the insured provides a copy of the Uniform Residential Appraisal Report or equivalent to the Company as a part of the application demonstrating that the dwelling is in condition to be occupied without significant renovation required.
- Properties originally built for other than private residence occupancy.

Open or non-permanent Foundations

- Dwellings with open foundations, including pilings, piers, pillars or posts are eligible.
- Dwellings not on a permanent foundation are ineligible.

Plumbing Systems

- All pipes and fixtures must have been maintained and updated in good working order.
- Homes with Polybutylene pipes are ineligible.
- Water heaters must be braced, anchored, or strapped to resist falling or horizontal displacement due to earthquake forces.

Prior Insurance / Lapse of Insurance

- Homes with a **lapse in coverage of 30 days** or less are eligible if the applicant is not aware of any losses, accidents or circumstances which might give rise to a claim during the period of lapse.
- Homes with a **lapse in coverage of 31 to 120 days** must be referred to Underwriting for consideration and approval. A No Loss Letter must accompany the referral.
- Homes without prior insurance, including a **lapse in coverage of over 120 days** are ineligible.

Protection Class

PC 1 -8 are eligible.

PC 8B - 9 to be eligible the risk must be:

- visible from the road in front of your house, OR has central station fire and burglar alarm system;
- AND accessible in all weather. This means fire engines can access in any season, so roadway must be paved with a minimum width of 10 feet.

PC 10 or equivalent is ineligible

Rental Occupancies

These rental occupancies are eligible.

- Two to four family dwellings where insured occupies one of the family units.
- Other structures on residence premises rented to others for dwelling purposes only, as long as owner lives in the primary residence.
- One bedroom in the primary residence rented to others for dwelling purposes only, as long as owner lives in the primary residence.

For rating and underwriting purposes, any residence rented or held for rental for more than two weeks on an annual basis, is considered a rental.

The following are ineligible:

- Risks with roomers or boarders renting on a short-term basis, such as vacation-only or weekly rentals.
- Properties rented to full-time students.
- More than 2 unrelated tenants per unit.

Note: For Multi-Family homes, each family unit (2-4) can have 2 unrelated tenants each.

The following are ineligible for Swimming Pool Liability Coverage:

- Short-term rentals with pools of less than 6 month lease and including any day/party rentals such as Swimply



Notes: If more than 1 unit is a rental (ex: 3-4 family home) then all units must have a full-time renter to be eligible. A long-term renter is defined as a tenant that is renting the home for 6 months or more. If a unit does not yet have a tenant, but is available / held for rental, it is acceptable if the renter is long-term.

Roof

Properties with the following are ineligible:

- Roofs of non-permanent roofing materials (e.g. asphalt shingles):
 - over 20 years old for 3 tab3-tab asphalt singles
 - over 30 years old for architectural shingles

Exception for 3 tab and architectural shingles: For roofs over these age limits, signed statement from a licensed roofer with photos of all roof areas, certifying the roof is good condition and life expectancy of at least 5 years. The statement must be on SageSure roof condition form and include the roofer’s license number and signature.
- Roofs showing signs of advanced age including patching, evidence of leaks, lifting, curling or broken shingles.
- Roofs with unrepaired damage, or accumulated debris including excess moss growth.
- Flat roofs that have not been fully renovated are ineligible with a prior roof-related wind or water loss. Refer to underwriting with a prior wind or water loss.
- More than two layers of shingles or roofing materials (includes flat roofs).
- Roofs with/of T-Lock shingles
- Metal roofs on the primary dwelling other than steel (e.g., aluminum or tin of any gauge or light weight steel less than 29 gauge). Steel roofs must be minimum 29 gauge and properly installed and maintained in accordance with manufacturers’ specifications and local building codes. Patio covers and other structures with metal roofs are eligible.

Row house or Townhouse

Row houses and townhouses are ineligible if any unit within the same fire division is in very poor condition.

Row houses/townhouses with 9 or more individual family units within the same fire division (separated by a single set of firewalls) must be referred to underwriting prior to binding to review and determine eligibility of these risks.

Scheduled Personal Property

The following are eligible for Primary dwellings only. The Scheduled Personal Property Endorsement cannot be attached to any Secondary or Seasonal residence.

CLASS OF PROPERTY	MAXIMUM LIMIT PER SCHEDULE	MAXIMUM LIMIT PER ITEM
Jewelry	\$50,000	\$25,000
Furs	\$20,000	\$10,000
Fine Arts*	\$50,000	\$25,000
Silverware	\$20,000	\$10,000
Cameras	\$10,000	\$10,000
Musical Instruments	\$10,000	\$10,000
Golfers Equipment	\$10,000	\$10,000
Postage Stamps	\$10,000	\$1,000
Rare & Current Coins	\$10,000	\$1,000
Total all classes combined	Dwellings: 40% of Cov A	

*Standard loss settlement available only, except Fine Arts which is always agreed value.

Higher limits need to be referred to the company for approval. Applicant must provide current appraisal or bill of sale (within 5 years) for all items of \$10,000 or greater.



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.

The following make scheduled personal property ineligible for this policy:

- Two inland marine or theft or mysterious disappearance-related losses of any type in the past 6 years, or
- Insurance Score less than Fair (< 500).

Swimming Pool

- Properties with swimming pools are eligible with signed acknowledgment of the exclusion as all swimming pools are excluded via Swimming Pool Liability Exclusion Endorsement.
- For an additional premium, the exclusion will be removed for any eligible pool.
- Pools must be constructed and maintained to provide adequate safety. To be eligible, pools must:
 - Be completely surrounded by a fence, wall or natural barrier that provides a reasonably comprehensive barrier to entry.
 - The fence or wall must have a combination or padlocked gate or self-locking or self-latching mechanism.
 - The fence or wall must be a permanent installation with a minimum height of four feet and completely surround the pool providing a reasonably comprehensive barrier to entry.

In addition:

- Above-ground pools, less than 4 feet in height, must have a separate fence (4 feet or higher) with a combination or Padlocked gate.
- Above-ground pools may not have immovable ladders
- Diving boards and slides are excluded, so pools with slides or diving boards are eligible with a signed acknowledgment of the exclusion
- Pools attached to decking must have locked gates.
- Unfilled swimming pools must be completely and securely covered by a permanently anchored Tarpaulin. A cinder block anchored cover is not sufficient.

Diving boards and slides are excluded, so pools with slides or diving boards are eligible for Pool Liability Coverage with a signed acknowledgment of the exclusion.

Trampolines

Liability coverage for trampolines (with and without netting) is excluded via the mandatory Additional Exclusions Endorsement, and properties with a trampoline are eligible with a signed acknowledgment of the exclusion.

Tree Proximity

The following are ineligible:

- A dwelling with a diseased or dead tree(s) in close enough proximity to the dwelling or an Other Structure to fall and do damage
- A dwelling with a large limb(s) overhanging the dwelling or Other Structure.

If the tree(s) are removed or large limbs trimmed away from the roofline, the dwelling or Other Structure is eligible.

Unconventional Construction

Log, earth, underground and “do it yourself” homes, additions or other structures on the residence premises are ineligible. The main dwelling is always ineligible.

Other structures can be referred to the underwriter for consideration. Referrals will be considered if home meets all building codes and passes all necessary local building and occupancy inspections.



Note: An otherwise eligible primary residence with an unconventional other structure could be eligible if the unconventional other structure is excluded via the Specified Other Structure(s) Exclusion (excludes a specifically identified Other Structure). The underwriter must be satisfied that the primary structure is otherwise completely eligible.

Watercraft Liability

Not available.



SageSure Insurance Managers, LLC

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