



Underwriting Overview

CALIFORNIA SURE
(SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE)
NON-ADMITTED
DWELLING FIRE PROGRAM

PROGRAM MANAGER AND SERVICING AGENT:
SageSure Insurance Managers

CARRIER:
SureChoice Underwriters Reciprocal Exchange
(Demotech A Rated Exceptional)



PROGRAM DETAIL

The SureChoice Underwriters Reciprocal Exchange (SURE) Dwelling Fire Program offers DP3 coverage for dwellings statewide in California on a non-admitted** basis.

COVERAGES**	DP3	
Coverage A (Dwelling)	Minimum	\$80,000
	Maximum	\$1,250,000 25% and 50% Additional Amounts Of Insurance option is available Exception: \$750,000 Coverage A maximum applies for homes located in Protection Class 9 (reference Protection Class guidelines for further eligibility)
	Insurance to Value	Dwellings where market value is 60% of replacement cost or greater must be insured to at least 100% of replacement cost.
Coverage B (Other Structures)	0 -100% of Coverage A Coverage for specific other structures can be excluded.	
Coverage C (Personal Property)	0 - 75% of Coverage A for Tenant- and Owner-Occupied	
Coverage D & E (Rents and ALE)	0 - 20% of Coverage A	
Coverage L (Liability)	Minimum	\$100,000; Coverage can be deleted
	Maximum	\$500,000
Coverage M (Medical Payments)	Minimum	\$1,000; Coverage can be deleted
	Maximum	\$5,000
Loss Assessment	\$0 - \$25,000	
Max Total Insured Value**	Dwellings with a total Section I coverages value (TIV) exceeding \$2,000,000 are ineligible if the home is located in Protection Class 9 (reference Protection Class guidelines for further eligibility). TIV (Total Insured Value) includes Section I Coverages (A, B, C & D) in addition to any Additional Limits on Coverage A.	

MINIMUM REQUIRED DEDUCTIBLES

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

Note: Active moratoriums, closures, and coverage/guideline changes communicated due to exposure management considerations may not be reflected in this Underwriting Overview. Current coverages and deductibles, availability and eligibility will be visible when quoting in 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, an 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.

Extreme WFB Hazard Locations are ineligible and defined by SageSure’s internal wildfire risk-assessment model, where the wildfire risk level that is determined based on the address location in conjunction with the distance to high-slope brush and elevation has been determined to exceed risk levels that we are willing to write.

High and Moderate WFB Hazard Locations are defined by the risk hazard zones, relative elevation, and the distance to high slope brush as defined in wildfire hazard model, and are any location not designated as Extreme or Low Hazard.

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.
- In 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, 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 and 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 five (5) miles to high slope brush, regardless of elevation or Risk level, is considered low underwriting hazard, or
- Risk equal to five (5) miles or less to high slope may be considered low underwriting hazard when SageSure’s internal wildfire risk assessment model has determined that the wildfire risk level based on the address location in conjunction with the distance to high-slope brush and elevation has been determined to be other than an Extreme, High or Moderate Hazard risk.



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 and 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, or any purpose that could create a liability exposure.

Additional Amounts of Insurance Coverage A

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.

Address

- Owner-occupied, primary residence with mailing address different from residence premises and post office box addresses is eligible.
- Underwriter will investigate 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.

Animal Exposures

- All dogs are excluded via additional exclusion endorsement and eligible with signed acknowledgment of the Dog Liability Exclusion.
- Any exotic or non-domestic species such as monkey, chimpanzee, snake, ferrets, other non-domestic cat or animal are excluded via additional exclusion endorsement and eligible with signed acknowledgment of the Wild and Exotic Animal Exclusion.
- Buyback of animal liability coverage is not available.



Applicant Information

- A signed application is required.
- Where the applicant has had foreclosure, proceedings initiated against an owned property, the risk is ineligible.
- Any household member convicted of a serious crime, including insurance fraud and arson, makes the risk ineligible.

Attractive Nuisances

Properties with skateboard ramps and bicycle jumps, treehouses, or batting cages, unsecured appliances, etc. and any other attractive nuisances other than trampolines are ineligible for liability coverage.

Trampolines are outlined separately in this document.

Ponds on the property owned by the insured (including ponds with joint ownership by multiple homeowner units) that are visible from the main road and not completely enclosed with a minimum 4-foot fence or wall are not eligible for liability coverage.

Note: Unfenced ponds are eligible for liability if they are:

1. Owned by an association or other entity and not the insured, or
2. Owned by the insured (including ponds with joint ownership) if they are not visible from the main road (but may be visible only from neighboring homes/units back yards).

Catastrophe Management

As part of the company's Catastrophe Management procedures, the company from time to time may establish a moratorium on new business and any increases in coverage on in-force policies.

The company will notify producers of the moratorium and its removal via their Agent Portal.

Childcare / Daycare

Any childcare on premises makes the policy ineligible.

Condition of Dwelling and Premises

The dwelling, the premises, and any other structures and all of its 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 i.e. missing siding, fascia boards, soffits, gutters or cracks in the foundation.
- Dwellings with foundations that are cracked which reflects a state of disrepair.
- Any residence is ineligible if adjacent or adjoining property is in poor condition

The following are ineligible for liability coverage:

- Dwellings with more than 3 step risers without hand railings
- Porches 3 feet or more from ground must have minimum 3-foot railings
- Porches above one story must have minimum 4-foot railings
- Homes with main entrance or tenant entrance stairs with 6 or more steps that do not have balusters spaced 6 inches apart or less
- Dwellings with walkways, sidewalks, driveways and steps that are cracked which could be considered a trip/fall hazard
- 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 (may be eligible for liability surcharge)



Note: An otherwise eligible primary residence with an ineligible other structure could be eligible if the ineligible other structure is excluded via the Coverage B Other Structures Exclusion (excludes all Other Structures and provides no Coverage B) or the Specified Other Structure(s) Exclusion (excludes a specifically identified Other Structure). The underwriter must be satisfied that the primary structure is properly maintained and 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 will decline homes unless used as trim or minimal portion of siding.

Electrical Systems

Electrical systems for dwellings are ineligible if they have:

- Less than 100-amp service.
- 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.

Foreclosures

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.

Fuel Tanks

- Properties with active underground liquid fuel tanks are ineligible.
- Properties with inactive tanks are eligible if they have been properly abandoned (disconnected, drained and filled in) and proof of proper abandonment must be provided to the company.

Heating Systems

In the cold weather areas of the state where temperatures can fall below freezing at any time, the dwelling must have the following in order to be eligible:

- Thermostatically controlled central heating system
- Furnace or burner replaced within the past 30 years. (Age should be defaulted to year built for homes up to 20 years old.)

Wood, wood pellet and coal stoves are ineligible.

Identity Theft Restoration Expense Coverage

Identity Theft Restoration Expense Coverage is only available on owner-occupied dwellings. If the owner/insured does not reside in the residence, coverage is 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

- Must be insured to at least 100% of replacement cost.
- For homes built prior to 1940, replacement cost is provided via the Modified Functional Replacement Cost Loss Settlement Endorsement - California.



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 (comprehensive/broadened) earthquake coverage.
- Properties with any prior slab, sinkhole damage or evidence of settling (cracks) in the structure, or located in an area with sinkhole activity in the general vicinity, are ineligible.

Third party vendor will supply a landslide/mudslide /earth movement indicator as part of the Address Validation that we will use to:

- Underwrite/qualify slope provided by insured on application.
- We will 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.

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.

Loss History

The following are eligible:

- 2 or less non-zero losses of any type (non-cat or cat) in the prior 3 years
- 3 or less non-zero losses of any type (non-cat or cat) in the prior 6 years
- 2 or more losses from the same peril are eligible if:
 - The losses are not related.
 - The loss damage and condition causing any loss must have been repaired.
 - These must be referred with details to the underwriter for approval prior to binding
- Once the policy is bound or issued, cancellation or non-renewal is not permitted for two or more losses when the losses/claims arise from forces of nature, and exclusively without human intervention.

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

Note: An otherwise eligible primary residence with an ineligible other structure could be eligible if the ineligible other structure is excluded via the Coverage B Other Structures Exclusion (excludes all Other Structures and provides no Coverage B) or 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, Manufactured Homes, or Motor Homes being used as a residence on the property and not used only for recreational purposes (primary home or other structures) 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 Coverage B Other Structures Exclusion (excludes all Other Structures and provides no Coverage B) or 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, Manufactured Homes or Motor Homes being used as a residence 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.

Misrepresentation

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 are ineligible.

Mold Exposure

Any mold claim makes the policy ineligible.

Motorized Golf Carts (Physical Loss Coverage Only)

Coverage is not offered.

Named Insured

The property may be individually owned or owned together by two or more individuals or owned by a trust, corporation, association or partnership.

Corporate Owned Property Endorsement required on any Trust or corporate owned (including Partnerships and LLCs) property.

Occupancy/Ownership

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

- One to four family dwellings
- Owner or tenant-occupied
- Primary or seasonal/secondary
- Residence Held in Trust is eligible.
- Owner occupied, primary residence with mailing address different from residence premises address and post office box addresses: These will be investigated by an underwriter for owner occupied dwellings 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.

Vacant or unoccupied properties are eligible if:

- They are in condition to be occupied; and
- Arrangements have been made to check on the property regularly, and
- Owner is actively seeking rental or sale or resolution of probate.

NOTE: Vacancy coverage is not offered.

The following are ineligible:

- Under construction properties
- A risk where the applicant has had foreclosure proceedings initiated against an owned property
- Dwellings originally built for other than private residence occupancy

Open or non-permanent Foundations and Pilings, Piers, Pillars or Posts

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



Ordinance and Law Coverage

- The base policy automatically provides up to 10% of the Coverage A limit.
- Increased Limits of 25% offered.

Other Structures

Additional coverage for Specific Other Structures is not available - coverage for an “eligible” other structure is provided under the Policy Coverage B limit, but certain occupancy situations are not eligible for coverage under a Dwelling Fire or Landlords policy.

The following exposures are ineligible and make the entire policy ineligible:

- Residential Other Structures rented to others:
 - Properties with more than one “residential structure” (ex, main dwelling plus a guest house or garage with apartment/living quarters) that is rented or held for rental (whether or not they are currently being rented), where the main dwelling and the other structure(s) are not being rented by the same tenants are not eligible and make the entire policy ineligible.
 - o Exceptions: If the producer agrees to write the main dwelling and other structure(s) on separate policies, Underwriting may consider writing the risk. A pre-bind referral is required.
- Non-Residential Other Structures rented to others:
 - Properties with more than one structure on the property (main dwelling or other structures) where one or more structures are rented or held for rental (whether or not they are currently being rented) but are not being rented by the same tenants/renters are ineligible.
 - o With non-residential structures (ex: barn, shed, workshop, pool houses/enclosures, workshop, docks, etc.), as these structures are not a “residence”, there is no option to write each structure on its own DP / LL policy, therefore the entire risk is ineligible.
 - o Exception: If the other structure being rented to a different tenant than the main dwelling is a private garage (and is being used for the purposes of a garage only), then the policy is eligible, and coverage is able to be provided over the garage under the Policy Coverage B.

Note: In cases where the other structure’s occupancy situation is ineligible, the ineligible structure(s) cannot be excluded in order to make the policy eligible.

Plumbing Systems

- All pipes and fixtures must be maintained and updated, reflecting no evidence of leaks or damage that has not been repaired.
- 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 10 or equivalent is ineligible.

PC 8B and 9 are eligible if:

- visible from the main, public road, OR has central station fire and burglar alarm system; AND
- accessible in all weather and throughout all seasons. This means fire engines can access property in any season, so roadways must be paved and a minimum width of 10 feet.

PC 1 - 8 are eligible.

Note: Reference Maximum Coverage A and TIV guidelines for further eligibility requirements for Protection Class.

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.

Rental Occupancies

All rentals are eligible, subject to all other eligibility criteria.

Note: See additional eligibility criteria for rentals in the Other Structures guidelines section.

Lead abatement certification (indicating the home is lead-safe) is required on any risk with rental exposures built before 1980.

- This includes:
 - any Multi-family homes regardless if the home is currently rented; and
 - Single-family homes that have rental exposures rented (in whole or in part).

Exception - a Single-family home that is solely owner-occupied does not need to meet this requirement.

A lead abatement certification inspection must be completed and returned to underwriting for review and approval prior to binding, and must include:

- The signature of the insured,
- The signature of the inspector, and
- Must attach the results of the inspection report(s) with all lead sample data.

Roof

Properties with the following are ineligible:

- Roofs of non-permanent roofing materials (e.g. asphalt shingles):
 - Architectural Shingles - over 30 years old;
 - Asphalt Shingles or other non-permanent - over 20 years old;

Exception: For roofs over these age limits, we will accept a 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 the roofer's letterhead 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.
- More than two layers of shingles or roofing materials (includes flat roofs).
- Roofs with/of T-Lock shingles



- 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.
- 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 a 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 / 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

Scheduled Personal Property coverage is not available.

Swimming Pool

Swimming pools must be constructed and maintained to provide adequate safety.

Swimming Pool Liability Exclusion Endorsement is mandatory when the Personal Liability Endorsement is attached to the policy.

We will remove it for an owner occupied or full-time single-family rental if pool is otherwise eligible. All pools are eligible with signed acknowledgment of the exclusion. Slides and diving boards are excluded via additional exclusion endorsement and are eligible with signed acknowledgment of the exclusion.

The following are ineligible for swimming pool liability coverage:

- Unfenced or unwall in ground pools, or fenced/walled without a combination or padlocked gate, or self-locking or self-latching mechanism. The fence, wall or natural barrier must completely surround the pool and provide a reasonably comprehensive barrier to entry. Fence or wall must be a permanent installation with a minimum height of 4 feet.
- Above-ground pools, less than 4 feet in height without a separate 4 foot or higher fence or a 4 foot or higher fence without a combination or padlocked gate, or self-locking or self-latching mechanism
- Above ground pools 4 feet or higher that have immovable ladders.
- Pools attached to decking that don't have locked gates or self-locking/latching mechanisms
- Unfilled swimming pools that are not completely and securely covered (e.g. permanently anchored tarpaulin). Cinder block anchored cover is not sufficient.
- Multi-family rentals with pools
- Short-term rentals (less than 6-month lease) with pools

Theft Coverage

Off-premises theft not eligible for non-owner-occupied dwellings.

Trampolines

Risks with trampolines (with or without netting) are excluded via additional exclusion endorsement and are eligible for liability coverage with signed acknowledgment of the Trampoline Liability 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.

Trusts

Residence Held in Trust is eligible.



Unconventional Construction

Dwellings with the following type of construction are ineligible:

- Unconventional Construction such as log, earth, underground and “do it yourself” homes, additions or other structures on the residence premises
- 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 Coverage B Other Structures Exclusion (excludes all Other Structures and provides no Coverage B) or 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.

Water Backup and Sump Discharge or Overflow Coverage

A previous water back up or sump discharge or overflow claim makes this coverage endorsement ineligible. Limits of \$5,000, \$10,000, and \$25,000 are available.

Watercraft Liability

Watercraft liability coverage is not available.

Wood Stoves, Wood Pellet Stoves and Coal Stoves

Dwellings with wood, wood pellet and coal stoves are ineligible.

Year of Construction

All years are allowed, subject to all other eligibility criteria.



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