



ELIGIBILITY

Dwelling Limits	\$300,000 to \$2,000,000
High Value Dwelling	\$2,000,000+ must be submitted to Underwriting for review and approval
Other Structures Limits	2%, 10%, 20%, 30%, 40% or 50% of Coverage A
Personal Property Limits	0%, 25%, 50%, and 70% of Coverage A. May be excluded with HPC PPE. Replacement cost available.
Loss of Use Limits	10%, 20%, and 30% of Coverage A
Personal Liability Limits	\$100,000, \$300,000, \$500,000 and \$1,000,000
Medical Payments Limits	\$1,000, \$2,500 or \$5,000
All Other Perils Deductibles	\$500, \$1,000, \$2,500, \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000, 1%. <i>Please note: \$500 requires Underwriting review</i>
Wind/Hail Deductibles	\$500, \$1,000, \$2,500, \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000, 1%, 2%, 5%. <i>Please note: \$500 requires Underwriting review</i>
Scheduled Personal Property Limits	Appraisals or bills of sale including photo less than 5 years old for items worth \$2,500 or more. Schedules over \$35,000 or individual items over \$10,000 require Underwriting approval prior to binding and require monitored central station burglar and fire alarms.
Protection Class	Homes must have all weather road access to qualify. Protection Class 10 is ineligible.
Claims History	Insureds with two or more property losses of any kind or a liability loss in the previous 3 years are ineligible for coverage.
Occupancy	Must be owner-occupied as primary or secondary/seasonal. A seasonal/secondary dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one-year period. A dwelling with either short-term or long-term rental occupancy is ineligible.



INELIGIBLE RISKS (PLEASE REFER TO MANUAL FOR COMPLETE LIST)

Homes with open foundations. Crawlspace acceptable if properly enclosed.	Asbestos siding, shingles, or asbestos shingle roofs
Mobile or manufactured homes (<i>modular acceptable if properly enclosed and meet local building codes</i>)	Dwellings with a historical designation.
Risks insured for less than 100% replacement cost or with a replacement value that is below our minimum	Risks where an ineligible breed of dog resides at the insured premises
Vacant, unoccupied properties or properties in foreclosure or up for sale	Properties in the name of a business, Limited Liability Corporation, Limited Partnership, Corporation, land trust or estate Properties located on 5 or more acres.
Homes under construction or renovation	Properties located within 100 feet of brush.
Swimming pools that are not protected by a locking chain-link or privacy fence at least 4' high or screened enclosure. No split rail fences.	Properties located on mountainsides, cliffs, or bluffs.
Multi-family dwellings for three or more families.	Properties located within 500 feet of the coast or major bodies of water.
Dwellings which are part of a "working farm" or with income-producing farming operations.	Dwellings must be located on a paved road and easily accessible to emergency vehicles.
Risks cancelled or non-renewed by another insurance carrier for underwriting reasons	Dwellings located within 1 mile of the coast must be above base flood elevation, as according to FEMA.
Risks with unusual or excessive liability exposure (<i>trampolines, skateboard/bicycle ramps, swimming pool slides or diving boards</i>) are not acceptable for coverage.	Dwellings with a home day care exposure that is not licensed by the State of California.
	Dwellings used for the purpose of college housing.
	Dwellings used for the purpose of assisted living, nursing home or group home facilities.



SUBMISSION REQUIREMENTS

No Prior Coverage	Risks without proof of an annual-expiring, multi-peril policy must be reviewed by Underwriting prior to binding.
Entity Liability	Primary or Secondary Seasonal Occupancy: Entities may not be written as the primary named insured. Entities 100% owned by the insured with an interest in the premises may be listed as an Additional Insured.
Animal Liability	When purchasing Animal Liability coverage, the agent must complete a Dog Liability Questionnaire found in the system. See ineligible breeds list below.
Fire & Burglar Alarm	We require a Central Reporting Fire & Burglar Alarm for any risk with Coverage A in excess of \$1,000,000; any Secondary Home no matter the Coverage A amount; and any risk with a Protection Class of 8B or higher.
Foreclosure / Short Sale / Bank Owned Property	Current pre-closing inspection verifying that the property is in good condition is required. <i>These must be submitted to Underwriting prior to binding.</i>



OLDER HOME REQUIREMENTS

Applies to dwellings 51 years old or older
Evidence of upgrades must be sent to the company prior to binding.
Interior and Exterior Inspection: May be required after binding for homes 41 years old and older.
System Condition and Update Requirements: All systems must be in good condition with updates completed as noted below.



INELIGIBLE BREEDS OF DOGS

Akita, American Bulldog, American Staffordshire Terrier, Belgian Malinois, Bull Terrier, Cane Corso, Caucasian Mountain Dog, Chow, Doberman Pinscher, Dutch Shepherd, German Shepherd, Mastiff (all), Olde English Bulldogge, Pit Bull, Presa Canario, Rottweiler, Staffordshire Terrier, Wolf &/or Wolf Hybrids
Any dog that has ever been trained as and/or used as a guard dog or attack dog
Any dog that has ever been trained or used in military or police work
Any dog that has ever bitten anyone or has exhibited aggressive behavior
Any mix of these breeds



SYSTEM UPDATE REQUIREMENTS

HVAC Central heat and air required (<i>Excluding an enclosed porch</i>). System must be less than 20 years old, or the furnace has been completely rebuilt within 20 years.	Plumbing <ul style="list-style-type: none"> Water heater must be 15 years old or newer. Lead or Polybutylene plumbing are ineligible. Main Water Shutoff Valve must be present. 												
Electrical <ul style="list-style-type: none"> Minimum of 100-amp service Knob & tube wiring, cloth wiring, and fuses are unacceptable. Zinsco, Sylvania, Challenger or Federal Pacific Electrical panels are not allowed. 	Roof <table border="1"> <tr> <td>3-Tab Composition Shingle</td> <td>Ineligible</td> </tr> <tr> <td>Architectural Shingle</td> <td>20 years old or newer</td> </tr> <tr> <td>Metal</td> <td>30 years old or newer</td> </tr> <tr> <td>Slate or Tile</td> <td>40 years old or newer</td> </tr> <tr> <td>Flat Roofs</td> <td>Acceptable if less than 20% and replaced in past 10 years</td> </tr> <tr> <td>Wood Shingle</td> <td>15 years old or newer Must be treated with fire retardant</td> </tr> </table>	3-Tab Composition Shingle	Ineligible	Architectural Shingle	20 years old or newer	Metal	30 years old or newer	Slate or Tile	40 years old or newer	Flat Roofs	Acceptable if less than 20% and replaced in past 10 years	Wood Shingle	15 years old or newer Must be treated with fire retardant
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ADDITIONAL ENDORSEMENTS

Pillar	Scheduled Personal Property
Pillar Plus (<i>Homes must have a minimum Coverage A of \$500,000</i>)	Golf Cart Coverage
Equipment Breakdown	Modified Functional Replacement Cost
Service Line	Increased Replacement Cost Coverage
Animal Liability	Ordinance or Law Coverage
Limited Water Backup & Sump Overflow	Loss Assessment Coverage
FAIR Plan Companion	Identity Theft
	Personal Injury



AVAILABLE CREDITS

Secured Community
Protective Devices
Water Leak Sensors
Water Flow Monitor
Earthquake Insurance Discount
New Purchase Discount
Wildfire Building Code Discount
Smart Smoke Detector



REPLACEMENT COST ESTIMATOR

The use of the Replacement Cost Estimator in our system is required. We do not accept other companies' replacement cost estimators. No variance applies for dwellings that do not meet the minimum Coverage A.



ISO FIRELINE SCORING

0 - 4	Eligible
5 - 14	Must be referred to Underwriting
15 - 30	Ineligible unless written with the FAIR Plan Companion Endorsement.



MINIMUM PREMIUM

Minimum Premium	The minimum premium, prior to application of any assessments, taxes, or fully earned fees, is \$250.
Minimum Earned Premium	A minimum earned premium of 50% of the total annual premium shall be charged in the event of cancellation unless this policy has been in force continuously for more than one year.



WILDFIRE BINDING RESTRICTIONS

Wildfire Binding Restrictions apply when:

- A wildfire alert has been declared.
- An active fire line is within 15 miles of a property.
- Any area that has been designated as a pre-evacuation or mandatory evacuation zone.

Restrictions include:

- Temporary suspension on binding new business
- Suspension of coverage changes, including but not limited to, lowering deductibles and increasing coverage limits on new or existing business.

Binding authority will remain suspended until an announcement is made indicating the restriction has been lifted.