



California Homeowners

Quick Reference Guide: HO-3, HO-4 & HO-6



Universal North America®
Insurance with Values

Contact Us
MyUniversal.com

Underwriting & Customer Service

Toll-Free: 866-458-4262
Fax: 888-232-6217
Email: underwriting@uihna.com

Claims

To report a claim:
866-999-0898
For existing claims:
888-877-0770

Sales Team

SALES & MARKETING

Heather McKibben
VP, Sales
916-690-1731
hmckibben@uihna.com

Southern California

Marie Nogay
Senior Sales Manager
941-350-2313
mnogay@uihna.com

Northern California

Stacy Deglow
Senior Sales Manager
916-291-8983
sdeglow@uihna.com

	Dwelling Limit	Coverage Limits
HO-3	\$100K to \$3M (Over \$1.5M is submitted for review)	Personal Property: 50% to 75% of Covg A Personal Liability: \$100K - \$500K Medical Payments: \$1K & \$5K
HO-4	N/A	Personal Property: \$20K - \$100K Personal Liability: \$100K - \$500K Medical Payments: \$1K & \$5K
HO-6	\$50K to \$750K	Personal Property (Owner Occupied): \$20K to \$500K Personal Property (Tenant Occupied): \$5K to 500K. Personal Liability: \$100K - \$500K Medical Payments: \$1K & \$5K
Deductible Options: HO-3: \$500, \$1000, \$1500, \$2500, \$5000, \$10000; HO-4 & HO-6: \$500, \$1000, \$2500		
Equipment Breakdown: \$50K per occurrence, \$100K aggregate, \$500 deductible. Automatically included.		

Coverages & Optional Endorsements	
Other Structures	HO-3 only: 10% of Coverage A included (2% - 70% optional)
Loss of Use/Fair Rental Value	HO-3: 20% of Coverage A HO-4: 20% of Coverage C HO-6: 40% of Coverage C default with <i>option to increase up to \$35,000 additional limit</i>
Specified Additional Amount of Insurance for Coverage A	HO-3 only: Options for 25% or 50% of dwelling
Ordinance or Law	10% of Coverage A included, can be increased to 25%
Animal Liability	\$50K to \$300K liability options subject to dog breed limitations
Unit Owners Special Coverage A	HO-6 only: Broadens Coverage A Perils to Open Perils
Executive Endorsement	Package of enhanced coverages and limits for Dwelling, Personal Property and Liability Coverages. Primary occupancy only
Seasonal/Secondary	HO-3 and HO-6: Owner occupied only; Primary HO not required
Earthquake	HO-3 & HO-6: Optional Limited with 15% deductible or Comprehensive with 10% deductible. HO-4: Optional Limited Coverage
Loss Assessment	\$1K included, can be increased up to \$10K
Identity Theft	\$25 (\$15K aggregate limit)
Scheduled Personal Property	Minimum \$1K per item. Items valued at \$5K or more need appraisal or bill of sale no older than 3 years
Special Personal Property	Expands Personal Property to Open Perils

Credits and Discounts	
Auto in Agency Discount: 3%	Gated Community: 5%
Affinity Discount: up to 15%	Claim Free Discount: Up to 15%
Age of Home: Up to 49%	Multi Line Discount: 5% per line
Premises Alarm or Fire Protection: 2% to 15%	Superior Construction: 15%

Underwriting

- Dwellings located in areas of severe brush or wildfire exposure.
- Homes should be occupied within 30 days and be in good condition
- Homes > 50 years require replacement of plumbing, heating, and electrical systems in the last 35 years. Submit with System Inspection Form
- Circuit breakers required
- Composition roofs must be less than 25 years old and cannot be in disrepair or have existing damage
- Ineligible roofs: Tar & Gravel, single ply membrane, rolled tar paper, sod, asbestos shingles, plastic, recycled, tin or aluminum, wood roofs and flat roofs with less than 1/12 pitch (unless made of reinforced concrete or part of a superior construction condominium)
- HO3: Single Family, Townhome, Row Home, or Owner Occupied Duplex acceptable
- HO6: Owner or Tenant Occupied Condo acceptable
- PC 10 and PC 10W are ineligible. Risks without hydrants within 1000' must be submitted for approval with PC 9 worksheet
- Eligible Living and revocable trusts can be listed as an Additional Insured if approved by Underwriting
- Risks with farm animals and/or saddle animals are ineligible
- Pools that are empty, unkept, unfenced or that have a pool slide or diving board are ineligible
- Trampolines are ineligible
- Commercial occupancy ineligible including day care
- Properties deeded to corporations, LLC's, partnerships **and/or to more than 2 individuals** are ineligible
- A trend of water or theft/vandalism losses is ineligible. More than one loss within 3 years or more than two losses within 5 years is ineligible



California Dwelling Fire

Quick Reference Guide

UNIVERSAL

Universal North America®
Insurance with Values

Payment Info

Full Payment: Gross annual premium due within 30 days of the inception date.

2-Pay Plan (HO only): 50% of total premium due at policy inception, plus applicable fees. Remaining 50% of total premium due on day 60.

4-Pay Plan: 25% of total premium due at policy inception, plus applicable fees. Remaining 75% of total premium due in 3 equal installments on day 60, 120, and 180.

6-Pay Plan (DP only): 15% of total premium due at policy inception, plus applicable fees. Remaining 85% of total premium due in 5 equal installments on day 60, 90, 120, 150 and 180.

8-Pay Plan (HO only): 25% of the total premium is due at the inception of the policy, plus applicable fees. Remaining 75% of the premium due in 7 equal installments on day 60, 90, 120, 150, 180, 210, and 240.

Each installment:

HO is subject to a \$10 charge.

DP is subject to a \$7 charge.

PAYMENT ADDRESSES

Standard Payment

Universal North America Insurance Company
PO Box 745667
Atlanta, GA 30374-5665

Overnight Payment

Bank of America Lockbox Services
Universal North America Insurance Company:
Lockbox 745667
6000 Feldwood Road
College Park, GA 30349

Ineligible Dog Breeds

Applies to HO & DP

Risks with any of the following dog breeds or any mixed breed thereof: Akita, American Bulldog, American Staffordshire Terrier, Boxer, Bull Terrier, Bullmastiff, Caucasian Mountain Dog, Caucasian Ovcharka, Caucasian Sheepdog, Caucasian Shepherd, Central Asian Ovcharka, Chow Chow, Dingo, Doberman Pinscher, English Bulldog, German Shepherd, Giant Schnauzer, Husky, Mastiff, Ovcharka, Presa Canario, Pit Bull, Rhodesian Ridgeback, Rottweiler, Sage Ghafghazi, Neapolitan Mastiff, Weimaraner, Wolf or Wolf-Hybrid or any other canine breed the company deems as presenting an excessive liability exposure.

Coverages & Optional Endorsements

Dwelling Limit- Coverage A	Up to \$3M. Risks over \$1.5M require a High Value Dwelling form.
Deductible Options	\$500, \$1000, \$2500
Premises Liability	Up to \$500,000 (sub-limit of \$50,000 applies to animal liability)
Modified Replacement Cost	Options for 25% or 50% available
Ordinance or Law	10% included, options for 25%, 50% or 100%
Vandalism	Included
Personal Property	\$2,500 included, can be increased up to 50% of Coverage A
Equipment Breakdown	\$500 ded/ \$50K per occur/ \$100K aggregate limit (cost \$25)
Earthquake	Optional (Limited or Comprehensive)
Loss Assessment	\$1,000 included, can be increased to \$10,000
Personal Injury Liability	\$10 premium (matches Premises Liability Limit)

Discounts

Renovation Credit - 13% to 45% discount

Eligibility requirements-

- 150 amp or greater electrical panel with circuit breakers
- Heating system replaced within 20 years
- Roof: 3 Tab Composition < 20 years, Architectural Composition < 30 years, Tile < 40 years
- Plumbing supply lines made of copper

Interior sprinkler system

- 13% discount for Full Sprinklers, 10% discount for Partial Sprinklers.
- Partial sprinklers do not need support for homes built 2011 to present.

Central Station Fire Alarm

- 10% discount (requires support)

Preferred Builder

- Up to 15%

Underwriting

- Supporting homeowners policy not required
- One (1) month minimum lease required
- Homes should be occupied within 30 days and be in good condition
- Homes over 50 years old require replacement of plumbing system, including plumbing fixtures, and heating system in the last 30 years. Submit with System Inspection Form
- Homes built prior to 1900 are ineligible and homes built prior to 1930 are subject to Modified Functional Replacement Cost
- 100% Circuit breakers required
- Roof: 3 Tab Composition < 20 years, Architectural Composition < 30 years, Tile < 40 years
- Ineligible roofs: single ply membrane, rolled tar paper, sod, asbestos shingles, plastic, recycled, tin or aluminum, flat roofs, wood shake/shingle, and more than one layer of roof
- Single Family, Duplex, Tri-plex and Four-plex dwellings are acceptable
- PC 10 and PC 10W are ineligible. Risks without hydrants within 1000' must be submitted for approval with PC 9 worksheet
- Eligible Living and revocable trusts can be listed as an Additional Insured if approved by Underwriting
- Properties deeded to corporations, LLC's, partnerships **and/or to more than 2 individuals** are ineligible
- Risks with farm animals and/or saddle animals are ineligible
- Pools that are empty, unkept, unfenced or that have a pool slide or diving board are ineligible
- Risks with trampolines are ineligible
- Woodstoves ineligible for tenant occupied properties
- Commercial occupancy ineligible including day care
- Seasonal/Secondary occupancy is ineligible
- Three or more losses in the past 3 years are ineligible
- Fire, liability, and open/unrepaired losses are ineligible
- Two or more like losses in the last 3 years are ineligible. Any combination of water, theft and vandalism losses are ineligible
- Risks with any prior vandalism claims in the last 3 years, regardless of location, are submit for approval