



**Abram Interstate Insurance Services, Inc.**  
2211 Plaza Drive, Suite 100, Rocklin, CA 95765  
Phone **(916) 780-7000** or **(800) 955-4465**  
Fax **(916) 780-7181** www.AbramInterstate.com  
License # 0D08440

## **LLOYDS HOMEOWNER GUIDELINES**

Subject to Underwriting Approval

**VALUES:** \$100,000 & Up  
**HIGH VALUE:** \$750,000 to \$25,000,000  
**POLICY TERM:** Annual Only  
**FEES (Fully Earned):** \$50.00 Inspection Fee & \$100.00 Broker Fee  
**HIGH VALUE FEES:** \$300.00 Inspection Fee & \$150.00 Broker Fee  
**APPLICATION:** ACORD Application & D1 Form **(SL-2 Form Provided by Abram Interstate)**  
Fully completed, signed and dated by both the producer and the applicant.

### **I. ELIGIBLE RISKS:**

1. Woodshake Roofs
2. Composite Roofs
3. Slope to 35°
4. Woodstoves
5. Older Homes with or without updates
6. Propane Heat
7. Located in National Broad Protection Class 1-10
8. 200' Brush Clearance
9. Bankruptcy over 3 years
10. Prior Losses
11. Lapse in Coverage
12. LLC with Supplemental
13. Private Party Mortgage
14. Any Risk with Animals – Exclusion Applies
15. Water Front Property
16. Post & Pier Foundation
17. High Profile Insureds
18. Pools with Diving Boards
19. Pools with Slides
20. Trampoline with Exclusion

### **II. SUBMIT RISKS WITH:**

1. Unfenced Pools
2. Dwelling in Foreclosure
3. Brush Clearance less than 200'

### **III. INELIGIBLE RISKS:**

1. Open Claims
2. Knob & Tube Wiring

### **IV. ADDITIONAL COVERAGES AVAILABLE:**

- Personal Injury
- Ordinance or Law
- Inflation Guard
- Extended Replacement Cost Dwelling
- Replacement Cost Contents
- Workers Comp
- Home Day Care
- Course of Construction
- Renovation Course of Construction
- Special Deductibles Available
- CPL up to \$1,000,000

**\*Other terms and condition may apply**