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## Preferred Home & Dwelling Fire Underwriting Guidelines

### A) An Account is **NOT ELIGIBLE** if it involves any of the following:

1. Liability exposures involving any attractive nuisance type exposure including, but not limited to, unfenced in-ground swimming pools, trampolines, skateboard ramps, bicycle jumps, etc.
2. An animal or pet that is vicious or has previously bitten or injured or if any occupant has a dog of the breed shown: Akita, Alaskan Malamute, American Staffordshire Terrier, Chow Chow, Doberman Pincher, Great Dane, Pit Bull, Rottweiler, Siberian Husky, Staffordshire Bull Terrier, Staffordshire Terrier, any Wolf Hybrid, or any mix of these breeds.
3. Is subject to landslide, mudslide or brushfire but not limited to swelling built on a hillside or built on stilts and/or pilings.
4. Is located in a company designated an Earthquake area in the following counties: Alameda, Contra Costa, Imperial, Los Angeles, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Clara and Sonoma.
5. Is located in a designated brush area or within ½ mile of a designated brush area.
6. Is a Mobile Home / Manufactured Home.
7. Dwellings \$750,000 - HO3 / \$500,000 – DP-3 and over with no central station fire or burglar alarm.
8. Is vacant, unoccupied, or for sale.
9. Is a log home.
10. Protection Class 10 or equivalent.
11. Condominiums rented on a weekly or monthly basis are not eligible.
12. Rental units that contain a converted coal furnace, kerosene heater, electric space heater, or wood, pellet or coal stove as an alternate source of heat.
13. No local management of rental property by owner or designated third party.
14. Applicant is other than a private individual or a family-held corporation.
15. Is located within 1000 feet of the Coastline?
16. Short term Rental exposures.

### B) LOSS HISTORY:

1. None in the last 3 years for Preferred Program
2. One catastrophe loss in the last 3 years will be reviewed by underwriting for Standard Program.

### C) CONDITION OF DWELLING: Dwelling must meet **ALL** Minimum updating and modernization requirements

1. Dwelling and all systems (plumbing, heating, electrical, roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.
2. Roof must be replaced within the past 25 years (except tile roofs or similar "lifetime" roof materials).
3. Heating must be a central heating system or thermostatically controlled electric heating system. (Note: a coal furnace, kerosene heater, electric space heater, or wood pellet stove cannot be the primary source of heat) An Oil Furnace or Burner can not be older than 25 years. A Gas Furnace or Burner can not be older than 35 years.
4. Electrical must have circuit breakers in whole or in part.

5. Retrofitting includes: tying or bolting the structure to the foundation or bracing the structure to the foundation, reinforcement of the fireplace and chimney, and securing the hot water heater (Retrofitting evidence required).

**Preferred Program:** Dwellings built between 1946 through 1956 require bolting. All dwellings built prior to 1946 require retrofitting.

**Standard Program:** No retrofitting proof required.

**NOTE:** The following counties are subject to the retrofitting guidelines: Alameda, Contra Costa, Imperial, Los Angeles, Marin, Orange, Riverside, San Bernardino, San Francisco, San Mateo, Santa Clara and Sonoma.

**NOTE: The Modernization/Update Section on the ACORD Application must be completed.**

**D) RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER**

1. Has been refused, canceled, declined, or non-renewed similar coverage for underwriting reasons during the past 3 years.
2. Is located out of state (If the agent has the appropriate non-residence license, the risk may be submitted unbound for consideration). Prior agreement must exist between Company and Agency.
3. Is under construction and the insured is the contractor or the time to date of completion will exceed 180 days.
4. Conducts a business out of the home which involves client traffic on the premises.

**E) PRICING ELIGIBILITY:**

1. Protection Class 9 – Homeowners Standard Program only / NO Dwelling Fire.
2. Primary Residence – Preferred
3. Primary and Secondary Residence – Standard/ Dwelling Fire. Must have Primary Homeowners.
4. All Wood, Pellet, Coal Kerosene heaters and stoves must be referred to underwriting. Supplemental App must be completed. Stove must be installed and/or approved by licensed building inspector or fire department – Standard Program only - Submit Unbound.
5. Two Family residence – Preferred; 1-4 families – Standard Program
6. Condominiums that are rented more that 3 months per year – Standard - Submit Unbound to underwriting.
7. Farming/Ranching operations on premises – Standard - Submit Unbound.
8. Is subject to flood or wavewash – Eligible only with Flood Insurance Policy.

**F) COVERAGE AMOUNTS:**

1. Dwellings must be insured to 100% of Replacement Cost.
2. Dwelling Coverage A is greater than \$750,000 - HO3 / \$500,000 - DF3 – Submit Unbound.
3. Coverage A + B + C + D + VI (PAF) Greater than \$2,000,000.00 – Submit unbound
4. Tenants Coverage C is greater that \$350,000 – Standard only - Submit Unbound.
5. Condo Coverage C is greater that \$350,000 - Submit Unbound.
6. Dwelling Fire – Liability is greater than \$300,000. Coverage C – Greater than \$100,000 – Refer to underwriting - Submit Unbound.