



**Abram Interstate Insurance Services, Inc.**  
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## TOPA DWELLING FIRE GUIDELINES

**POLICY TERM:** Annual Only  
**FEES (Fully Earned):** \$25.00 (Inspection Fee) & \$40.00 (Policy Fee)  
**APPLICATION:** TOPA Application or ACORD Application with TOPA Supplemental Application.  
Fully completed, signed and dated by both the producer and the applicant.

### I. ELIGIBLE DWELLINGS:

1. Single family, duplex, 3-plex & 4-plex dwelling owner occupied and tenant occupied.
2. Frame or Frame/Stucco construction (NO block or brick construction)
3. Dwellings must be 60 years of age or newer. Dwellings built prior to 1945 must be completely updated and provide documentation.
4. Located in National Broad Protection class 1-7
5. Swimming pools, Jacuzzi, Hot Tubs, etc., must be completely fenced. (No diving boards or slides)

6. Replacement Cost no less than \$50,000 or greater than \$800,000.
7. Homes 30 years or older must have a roof that is 15 years or newer.
8. Must have Circuit Breakers.

### A. Refer to Company – No Coverage Bound

1. More than two unrelated individuals on deed.
2. Business on premises – home businesses must submit Home Business Supplemental Application.
3. Any risk that requests earthquake coverage.

### II. INELIGIBLE RISKS:

#### A. Dwellings Which:

1. are over 60 years old without updates
2. are located in a designated brush or forest area
3. are occupied by more than one family
4. are seasonal, secondary, mobile or modular homes or farm risks
5. are vacant
6. are in foreclosure
7. are in commercial, industrial or deteriorating locations.
8. have a main source of heat that is not thermostatically controlled (no wood burning stoves)
9. have propane
10. are undergoing extensive remodeling or construction
11. have a foam, fiberglass, or Woodshake roof
12. are financed by private parties or a trustee
13. are of unusual or irreplaceable construction or cantilevered construction
14. have no smoke alarms
15. have a replacement cost that exceeds market value
16. are located less than 1000' from the Pacific Ocean

17. are owned by well known personalities
18. were not designed and built as a single family dwelling (duplex, townhouse, shared walls, etc.)
19. are Personal Property Only policies.
20. are in a protection class 8, 9 or 10
21. have solar panels on roof
22. dwelling located within 250' of brush or landslide exposure.

#### B. Risks Which:

1. have ferocious or dangerous dogs, including but not limited to: Rottweilers, German Shepherds, Pitbulls, Doberman Pincers, Great Danes, Chows, etc. or have a previous history of dog bites regardless of breed
2. have any exotic or unusual pets or farm animals
3. the applicant is in bankruptcy or has been in bankruptcy in the last 3 years
4. have had more than 1 major loss (excess of \$10,000) in the past 36 months or 2 minor losses (aggregate not exceeding \$10,000)
5. have any unfenced pool or pool with slide or diving board
6. have abandoned, non-operational, not regularly used vehicles or where company vehicles are stored
7. employ full-time in-servants or out-servants.

### III. OPTIONAL COVERAGE BUYBACKS:

- Replacement Cost Contents (owner occupied only) (FSC does not rate this; \$1.00 per every \$1,000.00 coverage)
- Theft coverage (owner occupied only) (not offered if there has been a theft claim in the past 36 months)
- Limited Water Coverage: \$5,000 coverage or \$10,000 coverage

#### Not offered:

- 438BFU Mortgagee Clause
- Inflation Guard Protection
- Ordinance and Law Coverage
- Personal Injury

- The earthquake and replacement cost disclosures must be signed by the applicant and accompany the application or the application will be rejected.
- The water disclosure form must accompany the TOPA application in order to bind coverage.
- The TOPA community service statement must be completed and accompany the application. Any other gender race form will be accepted too.

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