



Abram Interstate Insurance Services, Inc.
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License # 0D08440

LLOYDS DWELLING FIRE GUIDELINES

Subject to Underwriting Approval

VALUES: \$50,000 and up
POLICY TERM: Annual / 3 months up to one year for Vacant Policies
FEES (Fully Earned): \$50.00 Inspection Fee & \$100.00 Broker Fee
APPLICATION: ACORD Application & D1 Form
Fully completed, signed and dated by both the producer and the applicant.

I. ELIGIBLE RISKS:

1. 1 – 4 Families
2. Primary – Owner or Tenant Occupied
3. Secondary
4. Seasonal Vacation – not rented to others
5. Seasonal Vacation – rented to others
6. Vacant
7. Woodshake Roofs
8. Composite Roofs
9. Slope to 35°
10. Woodstoves
11. Older Homes with or without updates
12. Propane Heat
13. Located in National Broad Protection Class 1-10
14. 200' Brush Clearance
15. Bankruptcy over 3 years
16. Prior Losses
17. Lapse in Coverage
18. LLC with Supplemental
19. Private Party Mortgage
20. Any Risk with Animals – Exclusion Applies
21. Water Front Property
22. Post & Pier Foundation
23. High Profile Insureds
24. Pools with Diving Boards
25. Pools with Slides
26. 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:

- Limited Theft
- Multiple Locations on one Policy
- Renovation Course of Construction
- Special Deductibles Available
- CPL up to 500,000
- Medical up to 1,000

***Other terms and condition may apply**