



Abram Interstate Insurance Services, Inc.
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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**