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Travelers Dwelling Fire Underwriting Guidelines

I. AN ACCOUNT IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

- A.** Liability exposures involving any attractive nuisance type exposure including, but not limited to, unfenced in-ground swimming pools, trampolines, skateboard ramps and bicycle jumps.
- B.** 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, Bull Mastiff, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, any Wolf Hybrid or any mix of these breeds.
- C.** Is subject to landslide, mudslide, or brush fire but not limited to a dwelling built on a hillside or built on stilts and/or pilings.
- D.** Is located in a designated brush zone or CAT management area as determined by risk meter.
- E.** Is a dwelling with coverage A value of \$1,000,000 or more with no monitored central station fire alarm system.
- F.** Is vacant, unoccupied, or for sale.
- G.** Is a log home.
- H.** Is a mobile home/manufactured home.
- I.** Contains a converted coal furnace, kerosene heater, electric space heater, or wood, pellet, or coal stove as the primary or secondary source of heat.
- J.** Has no local management of rental property by owner or designated third party.
- K.** Applicant is other than a private individual or a family-held corporation.
- L.** Applicant owns more than nine rental dwellings or condominiums.
- M.** Is a dwelling/condo rented to others and the applicant does not require their tenants to:
 1. have a minimum 6 months lease, and
 2. maintain renters insurance.

II. IF THE APPLICANT:	<u>New Business</u>	<u>Renewal</u>
Has a previous loss history of: Loss experience period:	3 years	3 years
The number of losses does not exceed: -Catastrophe losses (serial numbered)	1	2
-Losses caused by water, fire or flood (* Loss experience is five years)	Submit to Company Unbound*	1
Total number of losses of all types and amounts (excluding closed without payment losses) does not exceed: Note: A single loss may make an account ineligible when an insured's conduct (behavior) has significantly contributed to the occurrence resulting in the loss and therefore may increase the potential for future losses. If any prior structural loss is at the risk address, the condition causing the loss must have been repaired.	1	2

III. CONDITION OF DWELLING/CONDOMINIUM:

A. The dwelling and all major systems (plumbing, heating, electrical, roof) must be in good condition and have no unrepaired conditions or any uncorrected fire or building code violations. If the dwelling is more than 25 years old, the Modernization Section of the ACORD application must be completed. All dwellings are subject to inspection.

Modernization Requirements:

- Roof must have been replaced within the past 25 years (except tile roofs or similar “lifetime” roof materials);
- Oil furnace/burner cannot be older than 25 years or gas furnace/burner cannot be older than 35 years; and
- Electrical must have circuit breakers in whole or in part, a minimum of 100 amp service and no knob and tube wiring. (applies to each rental unit in a multi-family dwelling).

B. Heating must be a central heating system or thermostatically controlled electric heating system.

IV. RISKS INVOLVING ANY OF THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER:

A. Has more than 2 rooming or boarding exposures or more than one family in a single unit, or is a group home. (Note: Group homes must be referred to Commercial Lines for appropriate handling.)

B. Has an incidental business occupancy, which involves client traffic on the premises.

C. Was originally built for other than dwelling occupancy.

D. Is located in Fire Protection Class 9 or 10 or equivalent area.

E. Has farming/ranching operations conducted on the premises.

F. There are one or more losses in the past 3 years.

G. Is a multi-family dwelling and more than 1 of the rental units is unoccupied or vacant.

H. The home is a foreclosure purchase or short sale from the prior owner.

II. REFER TO COMPANY IF AMOUNT OF INSURANCE ON:

A. Dwelling:

Coverage A exceeds \$1,000,000.

B. Condominiums:

Coverage C exceeds \$500,000.

C. Liability:

Coverage request is greater than \$300,000.