



Abram Interstate Insurance Services, Inc.
2211 Plaza Drive, Suite 100, Rocklin, CA 95765
Phone **(916) 780-7000** or **(800) 955-4465**
Fax **(916) 780-7181** www.AbramInterstate.com
License # 0D08440

Travelers Homeowners Underwriting Guidelines

I. A RISK IS NOT ELIGIBLE IF IT INVOLVES ANY OF THE FOLLOWING:

A. Prior loss history:

1. Has more than 2 losses in the past 5 years, more than 1 loss in the past 3 years, or has more than 1 fire loss, more than 1 water loss, more than 1 wind/hail loss, more than 1 liability loss or more than 1 theft loss in the past 5 years.

B. Is not packaged with an auto policy either at the time of binding or within 90 days of the Homeowner policy effective date.

C. 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 Bull Terrier, American Staffordshire Terrier, Bullmastiff, Chow Chow, Doberman Pinscher, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Any Wolf Hybrid or any mix of these breeds.

D. Liability exposures involving any attractive nuisance type exposure including, but not limited to, unfenced in-ground swimming pools, trampolines, skateboard ramps and bicycle jumps.

E. Is located in a designated brush zone or CAT management area as determined by risk meter.

F. Is a dwelling built on stilts and/or pilings, or terrain with more than 30 degrees slope.

G. Is a mobile or manufactured home.

H. Is a dwelling with coverage A value of \$1,500,000 or more with no monitored central station fire and burglar alarm system.

I. Is a dwelling:

1. In an ISO protection class 9 or 10, or
2. Over 5 miles from the first responding fire department.

J. Is a secondary or seasonal dwelling with coverage A value of \$500,000 with no monitored central station fire and burglar alarm system.

K. Is a dwelling with Coverage A of \$500,000 or more which is unoccupied more than 3 months of the year without a central station monitored low temperature sensor or water flow sensor.

L. Is a condominium with \$500,000 or more of Personal Property and Building coverage combined with no monitored central station fire and burglar alarm system.

M. Is a tenant (renters) with \$500,000 or more of Personal Property and Additions and Alterations coverage combined with no monitored central station fire and burglar alarm system.

N. Is vacant, unoccupied, or for sale.

O. Is a secondary or seasonal home and we do not write the primary dwelling.

P. Is a log home.

Q. Contains a wood stove, coal stove, pellet stove or other wood-burning device (excluding fireplaces) that was not professionally installed, or inspected and approved by the local fire department or building inspector.

R. Is a dwelling with a roof covering of asbestos shingles, T-lock shingles, or an overlay (i.e. asphalt, fiberglass or composition shingles over wood shakes or wood shingles) roof.

II. 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 Homeowners application must be completed.

All dwellings are subject to inspection.

Modernization Requirements (applies to all dwellings and to condominiums if the roof is insured under coverage A):

1. Roof must have been replaced within the past:
 - a. 15 years if wood shakes or wood shingles,
 - b. 20 years if any other roof material (except tile roofs, slate roofs, or similar “lifetime” roof materials);
2. Oil furnace/burner cannot be older than 25 years or gas furnace/burner cannot be older than 35 years; and
3. Electrical must have circuit breakers in whole.

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

C. Dwellings must be insured to 100% of Replacement Cost using costs associated with actual year built (e.g. homes built prior to 1940 must use “Pre-1940” costs). Pre-1940 homes using “Standard” replacement costs to determine Coverage A replacement cost are acceptable only when the Functional Replacement Cost Coverage is included on the policy.

III. RISKS INVOLVING THE FOLLOWING MUST BE REFERRED TO AN UNDERWRITER UNBOUND:

A. Has previously been cancelled, declined or non-renewed in the past 3 years.

B. The home was a foreclosure purchase or short sale from the prior owner in the past 12 months.

C. Business conducted out of home which involves client traffic on the premises.

D. Farming/ranching operations.

E. Dwellings that are listed on the State or National Historic Home Registry.

F. Dwellings with wood shake or wood shingle roofs less than 15 years old.

G. Risks involving the following values will be referred to underwriting:

1. Dwelling – Coverage A is \$1,500,000 or more
2. Condominium – Coverage A and C combined is \$500,000 or more
3. Tenant (Renters) – Coverage C and Additions & Alterations combined is \$500,000 or more
4. Risks with total exposure of \$4,000,000 or more (Coverage A + B + C + D + Valuable Items + Personal Articles Floater)