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## **Safeco Preferred Home & Dwelling Fire Underwriting Guidelines**

### **A) A Risk is NOT ELIGIBLE if it involves any of the following:**

1. Three or more horses on property.
2. 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, Chow Chow, Doberman Pinchers, Pit-bull (Terrier), Staffordshire Bull Terrier, Wolf dogs, Saarloosulf hound, Czechoslovakian Wolf dog, American Tundra Shepard.
3. Wood shake roofs in high fire areas. (Underwriter approval needed.)
4. Risk that includes any type of commercial liability policy covering same address.
5. Home in foreclosure.
6. Homes in national forests.
7. Insured with exotic pets.
8. Bankruptcy in the past three years.
9. Home business. (Underwriter approval needed.)
10. Home with farming conducted on premise.
11. To an owner of a resident that has two or more boarders per unit.
12. Liability exposures involving any attractive nuisance type exposure including but not limited to: unfenced swimming pools, trampolines, skateboard ramps, bicycle jumps, etc.
13. Subject to landslide, mudslide or brushfire but not limited to dwelling built on a hillside or built on stilts, post and pier and/or pilings.
14. Is a Mobile Home.
15. Is vacant or unoccupied.
16. Short term rental exposures.
17. Risk that has no thermostatically control heat.
18. Risk on Fuses.
19. Log Homes.
20. High Profile Insured. (Underwriter approval needed.)
21. Is under Construction or Remodel.

### **B) LOSS HISTORY:** Submit to Underwriting

### **C) CONDITION OF DWELLING:**

1. Dwelling and all systems (plumbing, heating, electrical and roof) must be in good condition and have no un-repaired conditions or any uncorrected fire or building code violations.
2. Roof must be replaced within the past 20 years (except tile roofs or similar "life time" roof materials).
3. Heating must be a central heating system or thermostatically controlled. (Note: a coal furnace, kerosene heater, electric space heater or wood stove cannot be a primary source of heat).
4. Electrical must have circuit breakers.

**D) ACCEPTABLE CIRCUMSTANCES:**

1. Private mortgagees accepted.
2. Wood stove (no supplemental need) Note: wood stove may not be primary heat source. Must be secondary.
3. Horses on property. Limit three.
4. Home day care available for up to six children.
5. Pools with diving boards and slides acceptable.
6. Solar panels acceptable.
7. Trampolines acceptable.

**E) COVERAGE AMOUNTS:**

1. Dwelling must be insured to 100% of replacement cost.
2. Homeowners coverage's from 100,000 to 1,500,000
3. Dwelling fire coverage from 50,000 to 1,000,000
4. High Value dwelling 750,000 and up are required to have working central station burglar and fire alarm system.
5. Secondary residence (not rented to others) may be written on a HO-3 Form

**ALL RISKS SUBJECT TO SAFECO HAZARD ANALYST APPROVAL. ALL SUBMISSIONS  
REQUIRE SAFECO SUPPLEMENTAL FORM TO BE COMPLETED.**