



PO Box 11660  
Salt Lake City UT 84147  
Ph: 888-273-1220  
Fx: 801-363-0958



303 Lennon Lane 2<sup>nd</sup> Floor  
Walnut Creek CA 94598  
Ph: 925-947-2990  
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## CSE Safeguard Insurance Company

### DWELLING FIRE/VACANT/SEASONAL/COC Submission Checklist

**\*\*\* Please submit with ACORD Dwelling Fire Application\*\*\***

**To BIND COVERAGE we will require you FAX or EMAIL the following:**

- ACORD Dwelling Fire Application must be completed and signed by the producer and applicant. If submitted on the wrong application, the account must be re-submitted on the correct application within 10 days to avoid termination of coverage.
- CSE Safeguard Insurance Company Supplemental Dwelling Fire Application – complete the *Additional Rating / Underwriting Information* section, mark the appropriate coverage form under the *California Residential Property Insurance Disclosure* section, and complete the applicant / producer signature block as instructed.
- Include a *copy* of the check for the down or full payment, unless the mortgagee is to be billed for the premium; there are no payment options for the vacant or course-of-construction programs – full premium is due at policy issuance and is non-refundable. Faxing or emailing a copy of the check authorizes a one time electronic debit of down payment funds. Original check should be voided and returned to the payor (do not mail to company).
- Producer binding authority is granted if all required documentation is received within 72 *hours* of the requested effective date. If not received within 72 hours then effective date will be the date documentation is received at J.E. Brown & Associates:

Email: Acceptable for binding and policy issuance – **do not mail documents**, but retain original copies in your file if required for audit purposes. Emailing a copy of the check authorizes a one time electronic debit of down payment funds. Void and return check to payor (do not mail to company).

**Email to: [tammy\\_pastorino@jebrown.net](mailto:tammy_pastorino@jebrown.net)**

Facsimile: Acceptable for binding and policy issuance – **do not mail documents**, but retain original copies in your file if required for audit purposes. Faxing a copy of the check authorizes a one time electronic debit of down payment funds. Void and return check to payor (do not mail to company).

**Fax to (925)947-3978**



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**REMINDERS, for your protection and the understanding of the applicant:**

Facsimile and Email Binding - Payment Details;

Insured Bill: Faxing a copy of the down payment check authorizes CSE/JE Brown & Associates to do a one time electronic transfer of the down payment funds. Original checks should be voided and returned to the payor (do not mail to company). Escrow or title checks cannot be processed electronically and should be mailed directly to CSE with the policy number on the check.

Mortgagee Bill: The Mortgagee will be billed and if the payment is received within 20 days at the address listed below, no further action is necessary.

**Mail Payment (if applicable) to:  
CSE Insurance Group  
P.O. Box 8041  
Walnut Creek, CA 94596-3572**

Inform the applicant that the policy and inspection fees are non-refundable upon policy issuance. If a vacant or course-of-construction, then inform the applicant that the entire policy premium and fees are non-refundable and the policy term is 6 months only.

Inform the applicant that an independent inspection firm will be visiting the property location, generally within 60 days of binding; photos will be required of the front and back of the dwelling, including outbuildings and the premises. An appointment will not be made, but the inspector will inform the policyholder of their presence when they arrive, if the applicant is at home. Preventing such an inspection could jeopardize the insurability of the property.

Inform the applicant that a mandatory animal and trampoline liability exclusion exists on the policy; for your protection have the applicant initial acknowledgement of this fact on the application.

Incomplete applications cause delays and result in additional follow-up that can be avoided – information that is commonly missed upon submission include the following:

- Renovation Type information box in the Rating/Underwriting section of the application must be completed when the dwelling was built 20 years prior to the policy inception date. “Full” versus “Partial” updating of systems should be considered carefully – “full” updating includes complete removal of old system (wiring, plumbing, heating or roof) and replacing it with new materials.
- Roof Type must clearly distinguish between asphalt shingle versus rolled asphalt (a surcharge applies when rolled roofing exists).



**CSE Safeguard  
Insurance Company**

Insurance Group

**SUPPLEMENTAL *Dwelling Fire* APPLICATION – CALIFORNIA**  
(include with ACORD™ Dwelling Fire Application)

Applicant Name: \_\_\_\_\_ Date: \_\_\_\_\_

**ADDITIONAL RATING / UNDERWRITING INFORMATION:**

- 1) Is **galvanized steel pipe** used in any part of the pressurized hot or cold water plumbing system?  Yes  No  
If yes, Galvanized Plumbing surcharge may be applied if system is in good condition, otherwise risk is ineligible under this program.
- 2) Does risk have **copper electrical wiring** throughout the home, with **circuit breaker** box?  Yes  No  
If no, risk may be ineligible under this program – refer to *Program Eligibility Guidelines* in manual.
- 3) Does risk have **smoke alarms** that are **hard-wired** into electrical system, with battery back up?  Yes  No  
If yes, risk may qualify for Protective Device discount – must have fire extinguisher also.
- 4) Was **roof** replaced within the last 20 years and is it well maintained?  Yes  No  
If no, risk does not qualify under this program unless the Roof Exclusion endorsement is requested.
- 5) Does the applicant own or board any **animals, reptiles or rodents** on the premises?  Yes  No  
If yes, have applicant sign acknowledgement that a mandatory liability exclusion applies for these exposures.
- 6) Does the applicant own a **trampoline**?  Yes  No  
If yes, have applicant sign acknowledgement that a mandatory liability exclusion applies for this exposure.
- 7) Does the applicant have a **swimming pool** on the premises? With diving board and/or slide ineligible.  Yes  No  
If yes, pool must be within a fenced area with access only through a self-latching gate to qualify.
- 8) Are there any **renovations** being made to the electrical, plumbing or heating systems? Or is there any roof repair/replacement, or structural **alteration** being performed at this time?  Yes  No  
If yes, risk may qualify under this program if the applicant lives in residence – a surcharge applies.
- 9) Is **square footage** of residence (outer walls) less than 800 square foot?  Yes  No  
If yes, risk DOES NOT qualify for coverage under this program.
- 10) If dwelling was built prior to 1960, has **seismic retrofitting** been done?  Yes  No  
Risk MAY NOT qualify for coverage under this program – refer to Company before binding.

**CALIFORNIA RESIDENTIAL PROPERTY INSURANCE DISCLOSURE**

This disclosure is required by California law (Section 10102 of the Insurance Code). It describes the principal forms of insurance coverage in California for residential dwellings. It also identifies the form of dwelling coverage you have purchased or selected.

This disclosure form contains only a general description of coverages and is not part of your residential property insurance policy. Only the specific provisions of your policy will determine whether a particular loss is covered and, if so, the amount payable. Regardless of which type of coverage you purchase, your policy may exclude or limit certain risks.

This disclosure form does not explain the types of contents coverage (furniture, clothing, etc.) provided by your policy. Some policies do not replace contents with new items, but instead, only pay for the current market value of an item. If you have questions, contact your insurer or agent.

**READ YOUR POLICY CAREFULLY.** If you do not understand any part of it or have questions about what it covers, contact your insurance agent or company. You may also call the California Department of Insurance consumer information line at 800-927-HELP (4357).

The cost to rebuild your home may be very different from the market value of your home since reconstruction is based primarily on the cost of labor and materials. Many factors can affect the cost to rebuild your home, including the size of your home, the type of construction, and any unique features. Please review the following coverages carefully. If you have questions regarding the level of coverage in your policy, please contact your insurance agent or company. Additional coverage may be available for an additional premium.

Please note that CSE Safeguard Insurance Company does not offer all the coverage options described. Availability of insurance that CSE Safeguard Insurance Company does offer is subject to underwriting requirements.

**Notice of Disclosure**

The attached California Residential Insurance Disclosure identifies the following coverages as included in your policy:

FORMS OF COVERAGE FOR DWELLINGS	Dwelling Coverage selected or purchased
<p>1. <b><u>GUARANTEED REPLACEMENT COST WITH FULL BUILDING CODE UPGRADE</u> PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS, AND INCLUDES COSTS RESULTING FROM CODE CHANGES.</b></p> <p>In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction <u>regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost.</u> The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage includes all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) required by government agencies and in effect at the time of rebuilding.</p> <p>To be eligible to recover full guaranteed replacement costs with building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit inspections of the dwelling by the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (see your policy for that amount).</p>	<p><b>Not Offered under CSE Safeguard / Select Programs</b></p>
<p>2. <b><u>GUARANTEED REPLACEMENT COST COVERAGE WITH LIMITED OR NO BUILDING CODE UPGRADE</u> PAYS REPLACEMENT COSTS WITHOUT REGARD TO POLICY LIMITS BUT LIMITS OR EXCLUDES COSTS RESULTING FROM CODE CHANGES.</b></p> <p>In the event of any covered loss to your home, the insurance company will pay the full amount needed to repair or replace the damaged or destroyed dwelling with like or equivalent construction <u>regardless of policy limits. Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover guaranteed replacement cost.</u> The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>This coverage does <u>not</u> include all additional costs of repairing or replacing your damaged or destroyed dwelling to comply with any new building standards (such as building codes or zoning laws) required by government agencies and in effect at the time of rebuilding. Consult your policy for the applicable exclusions or limits with respect to these costs.</p> <p>To be eligible to recover full guaranteed replacement cost with limited or no building code upgrade, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation and increases in building costs; you must permit an inspection of the dwelling by the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (see your policy for that amount).</p>	<p><b>Not Offered under CSE Safeguard / Select Programs</b></p>

FORMS OF COVERAGE FOR DWELLINGS	Dwelling Coverage selected or purchased
<p>3. <b><u>EXTENDED REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO A SPECIFIED AMOUNT ABOVE THE POLICY LIMIT.</u></b>            In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction <u>up to a specified percentage over the policy's limits of liability.</u> See the declarations page of your policy for the limit that applies to your dwelling. <u>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement costs.</u> The amount of recovery will be reduced by any deductible you have agreed to pay.</p> <p>To be eligible to recover extended replacement cost coverage, you must insure the dwelling to its full replacement cost at the time the policy is issued, with possible periodic increases in the amount of coverage to adjust for inflation; you must permit an inspection of the dwelling by the insurance company; and you must notify the insurance company about any alterations that increase the value of the insured dwelling by a certain amount (see your policy for that amount). Your policy will specify whether or not you must actually repair or replace the damaged or destroyed dwelling in order to recover extended replacement cost. Read your policy to determine whether it includes coverage for building code upgrades.</p>	<p><b>Not Offered under CSE Safeguard / Select Programs</b></p>
<p>4. <b><u>REPLACEMENT COST COVERAGE PAYS REPLACEMENT COSTS UP TO POLICY LIMITS.</u></b>            In the event of any covered loss to your home, the insurance company will pay to repair or replace the damaged or destroyed dwelling with like or equivalent construction <u>up to the policy's limit of liability.</u> See the declarations page of your policy for the limit that applies to your dwelling. <u>Your policy will specify whether you must actually repair or replace the damaged or destroyed dwelling in order to recover replacement costs.</u> The amount of recovery will be reduced by any deductible you have agreed to pay. To be eligible to recover replacement cost, you must insure the dwelling to 80 percent of its replacement cost at the time of loss. Read your policy to determine whether it includes coverage for building code upgrades.</p>	<p><b>XXX</b></p> <p>Applies to Homeowners Form 3, and Dwelling Fire forms FL-2 and FL-3</p>
<p>5. <b><u>ACTUAL CASH VALUE COVERAGE PAYS THE FAIR MARKET VALUE OF THE DWELLING AT THE TIME OF LOSS, UP TO POLICY LIMIT.</u></b>            In the event of any covered loss to your home, the insurance company will pay either the depreciated fair market value of the damaged or destroyed dwelling at the time of the loss or the cost of replacing or repairing the damaged or destroyed dwelling with like or equivalent construction <u>up to the policy limit.</u> The amount of recovery will be reduced by any deductible you have agreed to pay.</p>	<p><b>XXX</b></p> <p>Applies to Dwelling Fire form FL-1</p>
<p>6. <b><u>BUILDING CODE UPGRADE ORDINANCE AND LAW COVERAGE PAYS, UP TO LIMITS SPECIFIED IN YOUR POLICY, ADDITIONAL COSTS REQUIRED TO BRING THE DWELLING "UP TO CODE."</u></b>            In the event of any covered loss, the insurance company will pay any additional costs, up to the stated limits, of repairing or replacing a damaged or destroyed dwelling to conform with any building standards such as building codes or zoning laws required by government agencies and in effect at the time of the loss or rebuilding (see your policy).</p>	<p><b>Not Offered under CSE Safeguard / Select Programs</b></p>

Remarks: \_\_\_\_\_  
\_\_\_\_\_

Public Law 91-508 requires that we advise you as part of our underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

I have reviewed the above information and warrant that the application is true and correct. I understand binding this application is subject to complete compliance with all underwriting requirements including binding procedures.

Applicant's Signature _____	Producer Signature _____
Date: _____	Date: _____