



303 Lennon Lane Walnut Creek, CA 94598  
(800) 955-8213 (925) 947-2990  
Fax (925) 947-3978 License#0812739  
[www.jebrown.net](http://www.jebrown.net)

***Tower Homeowner Fax-A-Quote (925-947-3978)***  
***Please attach ACORD Homeowner form or a copy of your FSC quote***

Agency Name & Contact: \_\_\_\_\_ Agency Phone Number: \_\_\_\_\_  
Agency Contact Email: \_\_\_\_\_ Agency Fax Number: \_\_\_\_\_

**Credits/Surcharges:**

1. Proposed effective date? \_\_\_\_\_
2. Number of families: ☐ Single ☐ Duplex ☐ Triplex ☐ Fourplex
3. Number of stories: \_\_\_\_\_
4. Garage type: ☐ None ☐ 1 Car ☐ 2 Car ☐ 3 Car
5. Primary Heat Source: ☐ Gas ☐ Oil ☐ Other \_\_\_\_\_
6. Does your agency write the insured's auto policy (regardless of carrier)? ☐ Yes ☐ No  
Carrier: \_\_\_\_\_ Policy #: \_\_\_\_\_ Eff. Date: \_\_\_\_\_
7. Protective devices: ☐ Gated Community ☐ Neighborhood Watch ☐ Automatic Sprinklers  
Alarm company name: \_\_\_\_\_ Alarm Company Account Number: \_\_\_\_\_
8. Age of loan: ☐ 0-12 months ☐ 12-24 months ☐ 24+ months

**Optional Endorsements:**

9. \*Protection Plus Endorsement: ☐ Yes ☐ No
10. \*Protection Superior Endorsement: ☐ Yes ☐ No
11. 1 million personal liability coverage: ☐ Yes ☐ No
12. All Risk Contents/HO5 Endorsement: ☐ Yes ☐ No
13. Ordinance & Law (100%): ☐ Yes ☐ No
14. Additional residences rented to others: ☐ Yes ☐ No
15. Other locations occupied by insured: ☐ Yes ☐ No
16. Scheduled Personal Property (list items and values): ☐ Yes ☐ No
17. Identity Theft: ☐ Yes ☐ No
18. Workers Comp Residence Employees: ☐ # of Inservants \_\_\_\_\_ ☐ # of Outservants \_\_\_\_\_
19. Accidental Freeway Death: ☐ Yes ☐ No
20. Mortgage Payment Protection: ☐ Yes ☐ No
21. Equipment Breakdown Coverage: ☐ Yes ☐ No

\* If the home was built after 1950, is more than 500 ft. from brush, and has not had incurred a loss in the last three years it will qualify for the Preferred or Elite Tier. If this is the case you must select either the Protection Plus or the Protection Plus Superior Endorsement. See the next page for Endorsement details.

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### **Protection Plus - \$38**

#### **A. Unscheduled Jewelry, Watches and Furs - All Risk Coverage**

#### **B. Special Limits of Liability for Cov. C increased as follows:**

1. \$2,000 on securities, accounts, etc.
2. \$2,500 on watercraft, including their trailers etc.
3. \$2,500 on trailers not used with watercraft.
4. Special Limits on grave markers has been deleted.
5. \$2,500 for loss by theft, misplacing, or losing of jewelry, watches, and furs.
6. \$5,000 for loss by theft of silverware.
7. \$1,000 for loss to adaptable electronic apparatus while in a motor vehicle
8. \$1,000 for loss to adaptable electronic apparatus away
9. \$10,000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones and silverware, etc. while on premises of any bank, trust company, safety deposit company or cold storage warehouse in which the property has been placed for safekeeping.

#### **C. Cov D - Loss of Use has been extended to cover power interruption caused by an insured peril which makes the residence premises uninhabitable and broadens loss of use coverage provided when a civil authority prohibits the use of the residence premises.**

#### **D. Fire department service charge includes coverage for property inside recognized fire districts.**

#### **E. Refrigerated products coverage up to \$500.**

#### **F. Credit card and bank fund transfer coverage up to \$2,500.**

#### **G. Broadened tree debris removal coverage.**

#### **H. Personal Injury coverage up to the Cov. E limit.**

#### **I. Additional Section II coverage - \$100,000 for Cov E and \$1,000 for Cov F.**

#### **J. Outboard, Inboard or Inboard-Outdrive motor extension of coverage is provided for owned outboard, inboard or inboard-outdrive boats up to 50 horsepower.**

#### **K. \$2,000 in Personal Property Coverage extension for property away from premises for damage caused by flood, earthquake or landslide.**

#### **L. \$250 Lock Replacement coverage.**

#### **M. Damage to the Property of Others limit is increased to \$1,000.**

#### **N. Property Damage to property of others in the control of the insured has been broadened to include water damage related perils.**

#### **O. Claim Expenses limit has been increased from \$50 a day to \$100 a day.**

### **Protection Plus Superior - \$92**

#### **Identical to Protection Plus Endorsement but section B coverages listed above are changed to the following limits and coverages.**

#### **B. Special Limits of Liability for Cov. C increased as follows:**

1. **\$5,000** on securities, accounts, etc.
2. \$2,500 on watercraft, including their trailers etc.
3. \$2,500 on trailers not used with watercraft.
4. Special Limits on grave markers has been deleted.
5. **\$5,000** for loss by theft, misplacing, or losing of jewelry, watches, and furs.
6. **\$10,000** for loss by theft of silverware.
7. \$1,000 for loss to adaptable electronic apparatus while in a motor vehicle
8. \$1,000 for loss to adaptable electronic apparatus away
9. **\$50,000** for loss by theft of jewelry, watches, furs, precious and semi-precious stones and silverware, etc. while on premises of any bank, trust company, safety deposit company or cold storage warehouse in which the property has been placed for safekeeping.

#### **10. \$5,000 on theft of firearms.**

#### **11. \$5,000 on business property on premises.**

#### **12. \$1,000 on business property off premises.**

<b>TOWER GROUP COMPANIES HOMEOWNERS SELECTION RULES STATE OF CALIFORNIA (12-01-09)</b>			
<b>EXPOSURE</b>	<b>ELITE TIER HO 2000</b>	<b>PREFERRED TIER HO 2000</b>	<b>STANDARD TIER HO 2000</b>
<b>ELIGIBILITY</b>	<ul style="list-style-type: none"> <li>One family, owner-occupied primary residence</li> </ul>	<ul style="list-style-type: none"> <li>One or two family owner occupied primary residence</li> </ul>	<ul style="list-style-type: none"> <li>One to four family owner occupied primary residence</li> </ul>
<b>BRUSH</b>	<ul style="list-style-type: none"> <li>Not eligible within 500 feet of a designated brush zone.</li> </ul>		
<b>MUDSLIDE</b>	<ul style="list-style-type: none"> <li>Not eligible when insured location is built on a slope of 30 degrees or more.</li> </ul>		
<b>WIND</b>	<ul style="list-style-type: none"> <li>Not eligible when insured location is within 1000 feet of tidal water.</li> </ul>		
<b>CAT MANAGEMENT</b>	<p style="text-align: center;"><u>SUSPENSION OF BINDING AUTHORITY</u></p> <ul style="list-style-type: none"> <li>Binding authority is automatically suspended whenever a designated hurricane or tropical storm warning is posted by the National Weather Service (NWS). Binding may begin when the all clear is given by the NWS.</li> <li>Binding authority will be suspended when an earthquake occurs registering at least 5.0 on the Richter scale. The binding suspension will be in effect up to 150 miles from the epicenter and last for 30 days from the date of the event. Any aftershock measuring at least 5.0 will reactivate the 30 day suspension, effective the date of the aftershock. The company will advise if the suspension is lifted prior to the 30 day moratorium.</li> <li>The company may impose temporary binding restrictions in the event of other natural disasters such as wildfires and mudslides.</li> <li>The company may establish temporary or permanent binding restrictions in order to control and maintain appropriate levels of exposure within a specific geographic region.</li> </ul>		

**PLEASE CONTACT YOUR UNDERWRITER SHOULD YOU HAVE ANY QUESTIONS OR REQUIRE FURTHER CLARIFICATION.**

<b>TOWER GROUP COMPANIES HOMEOWNERS SELECTION RULES STATE OF CALIFORNIA (12-01-09)</b>			
<b>EXPOSURE</b>	<b>ELITE TIER HO 2000</b>	<b>PREFERRED TIER HO 2000</b>	<b>STANDARD TIER HO 2000</b>
<b>AGE OF DWELLING</b>	<ul style="list-style-type: none"> <li>HO3/HO5: 1990 or newer</li> <li>HO6: 1980 or newer</li> </ul>	<ul style="list-style-type: none"> <li>HO3: 1970 or newer</li> <li>HO6: 1980 or newer</li> </ul>	<ul style="list-style-type: none"> <li>HO3: 1920 or newer</li> <li>HO6: 1980 or newer</li> </ul>
<b>UPDATES/MAINTENANCE</b>	<ul style="list-style-type: none"> <li>Heating/plumbing systems updated in the last 20 years. Update form signed by the insured must be completed and signed by the insured and kept in the agent's office.</li> <li>Electrical service must be able to handle all current utilities. Homes without circuit breakers, with aluminum or mixed wiring or with knob and tube wiring cannot be bound.</li> <li>Roof, sidewalks and remainder of dwelling, must be maintained and in good repair.</li> </ul>		
<b>FORMS</b>	<ul style="list-style-type: none"> <li>HO3, HO5 and HO6</li> <li>HO3/HO5 automatically includes Platinum Plus Endorsement</li> </ul>	<ul style="list-style-type: none"> <li>HO3, HO4, HO5 and HO6</li> </ul>	
<b>COVERAGE MINIMUMS AND MAXIMUMS</b>	<ul style="list-style-type: none"> <li>HO3/HO5 Dwelling Coverage               <ul style="list-style-type: none"> <li>Minimum: \$300 K</li> <li>Maximum: \$1,000,000</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HO3/HO5 Dwelling Coverage               <ul style="list-style-type: none"> <li>Minimum: \$250 K</li> <li>Maximum: \$800 K</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>HO3/HO5 Dwelling Coverage               <ul style="list-style-type: none"> <li>Minimum: \$150 K</li> <li>Maximum: \$800 K</li> </ul> </li> </ul>
<b>MINIMUM DEDUCTIBLE</b>	\$500		
<b>PROTECTION CLASS</b>	<ul style="list-style-type: none"> <li>PC 1-8 (There must be a hydrant within 1000 feet of the dwelling.)</li> </ul>		<ul style="list-style-type: none"> <li>PC 1-9</li> </ul>
<b>INSURANCE-TO-VALUE</b>	100% REPLACEMENT COST		

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<b>TOWER GROUP COMPANIES HOMEOWNERS SELECTION RULES STATE OF CALIFORNIA (12-01-09)</b>			
<b>EXPOSURE</b>	<b>ELITE TIER HO 2000</b>	<b>PREFERRED TIER HO 2000</b>	<b>STANDARD TIER HO 2000</b>
<b>LOSS HISTORY</b>	<ul style="list-style-type: none"> <li>No claims in last 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>No claims in last 3 years.</li> </ul>	<ul style="list-style-type: none"> <li>One property loss than \$10,000 in last 3 years.</li> </ul>
<b>PRIOR INSURANCE</b>	<ul style="list-style-type: none"> <li>Risk must not have been canceled, declined or non-renewed for underwriting reasons or had either a history of non-payment or a gap in coverage with the prior insurer.</li> </ul>		
<b>SCHEDULED PERSONAL PROPERTY (JEWELRY AND FURS ONLY)</b>	<ul style="list-style-type: none"> <li>Maximum:               <ul style="list-style-type: none"> <li>\$20,000 per item</li> <li>\$100,000 per schedule</li> </ul> </li> <li>Appraisals: Evidence of value required- appraisal or bill of sale no older than 3 years old must accompany submission.</li> </ul>	<ul style="list-style-type: none"> <li>Maximums:               <ul style="list-style-type: none"> <li>\$15,000 per item</li> <li>\$60,000 per schedule</li> </ul> </li> <li>Appraisals: Evidence of value required – appraisal or bill of sale no older than 3 years old must accompany submission.</li> </ul>	<ul style="list-style-type: none"> <li>Maximums:               <ul style="list-style-type: none"> <li>\$10,000 per item</li> <li>\$50,000 per schedule</li> </ul> </li> <li>Appraisals: Evidence of value required- appraisal or bill of sale no older than 3 years old must accompany submission</li> </ul>

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<b>TOWER GROUP COMPANIES HOMEOWNERS SELECTION RULES STATE OF CALIFORNIA (12-01-09)</b>			
EXPOSURE	ELITE TIER HO 2000	PREFERRED TIER HO 2000	STANDARD TIER HO 2000
UNACCEPTABLE EXPOSURES	<p>Any risks with the following may not be written:</p> <ul style="list-style-type: none"> <li>Any business conducted on premises (except permitted incidental occupancies). Any day care operation is prohibited.</li> <li>Dwellings in the course of construction or renovation.</li> <li><b>Dwellings with a wood roof must be located more than 3 miles from a brush fire area.</b></li> <li>Vacant or unoccupied dwellings or adjacent structures.</li> <li>Mobile homes or trailers.</li> <li>Modular homes not on a permanent foundation.</li> <li>Homes without central heat.</li> <li>Homes with underground oil storage tanks.</li> <li>Homes with extraordinary liability hazards to include but not limited to trampolines, skateboard ramps.</li> <li>Swimming pools not conforming to local ordinances, or not protected by a locked fence.</li> <li>Risks that have been canceled, declined or non-renewed for underwriting reasons.</li> <li>Pit Bulls, Rottweilers, Akitas, German Shepherds or any animal with a bite history or considered vicious as developed on Inspection</li> <li>Homes with portable space heaters of any kind. This includes gas on gas. Wood burning stoves must be professionally installed to conform to all applicable building and fire codes.</li> <li>Permanently installed space heaters are acceptable as follows: they must be less than 15 years old, installed by a licensed professional, acceptable power source can be electric or gas (lp fuel is not acceptable), a 36 inch buffer is required from any combustible material, and the unit must be UL approved, have no open element or flame source, and proper ventilation.</li> <li>Frame row dwellings built before 1980.</li> <li>Seasonal/secondary dwellings require primary support and underwriting approval prior to submission. No rental exposure allowed.</li> <li>No more than 2 mortgagees</li> <li>Dwellings that are in or pending foreclosure are ineligible. .</li> <li>Farming, including incidental farming is excluded.</li> <li>Risks in the name of a Corporation, LLC, Trust, Estate as named or additional insured. Condo or Homeowners' Association as additional insured is ineligible.</li> <li>Dwellings with expiring coverage written through a surplus lines carrier.</li> </ul>		

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