

CSE Safeguard Insurance Co.
Dwelling Select Program - CALIFORNIA
Table of Contents

Section I – RISK ELIGIBILITY GUIDELINES

- A. Ineligible Submissions**
- B. Prior Approval Submissions**
- C. Condition of Premises**
- D. Mature Residence Electrical System**
- E. Residence Vacant / Unoccupied / Under Construction**
- F. Swimming Pool, Spa or Hot Tub**
- G. Solid Fuel (Wood / Coal / Pellet) Stoves**
- H. Liquid Propane Gas (LPG)**
- I. On-site Inspection**
- J. Exclusion Endorsements**
- K. Base Premium Surcharge/Discount**

Section II – DESCRIPTION OF DWELLING PROGRAM

- A. Policy Types Available**
- B. Policy Coverage Review**
- C. Policy Limits Review**
- D. Additional Coverage Options**
- E. Deductible Options**
- F. Liability Exclusions (animals & trampolines)**
- G. Business Pursuits**
- H. Domestic Employees**

Section III – POLICYWRITING / MAINTENANCE INSTRUCTIONS

- A. Application Submission**
- B. Premium Payment**
- C. Minimum Policy Premium**
- D. Residence Valuation**
- E. Producer Binding Authority**
- F. Broker of Record**
- G. Endorsements**
- H. Cancellation**
- I. Policy and Inspection Fees**
- J. Reinstatement**
- K. Renewal Processing**
- L. Reporting Losses**

Section IV – PREMIUM DETERMINATION GUIDELINES

- A. Rounding**
- B. Construction Type**
- C. Fire Protection Definitions**
- D. Deductible Options**
- E. Base Premium Surcharge**
- F. Base Premium Discount**
- G. Additional Coverage**
- H. Flat Credits – Coverage Exclusions**
- I. Policy and Inspection Fees**
- J. Premium Payment Options**
- K. Determination of Gross Premium**

Section I – RISK ELIGIBILITY GUIDELINES

Generally, an owner or tenant occupied, one (1) to four (4) family residence, utilized as a primary or secondary/seasonal occupancy, qualifies for coverage under our Dwelling Select Program, subject to the following guidelines. Vacant and under-construction residences are eligible under the program, subject to guidelines.

A. Ineligible Submissions

See the *Program Eligibility Guidelines* page for a listing of ineligible submissions under the policy form desired by the client. Also, note the *Prior Approval Submissions* listed below for additional help in qualifying the applicant.

B. Prior Approval Submissions (DO NOT bind or collect premium)

- * Risks with any single loss in excess of \$30,000
- * More than two (2) losses in the last three (3) years
- * Any risk with a fire/smoke loss in the last five (5) years
- * Any risk with prior water damage in the last five (5) years
- * Any risk with a liability loss in the last five (5) years
- * Any property with existing damage - describe damage and submit pictures
- * More than one residence on the described location
- * Classified as “Partially Protected” (comparable to ISO PC- 9) or “Unprotected” (comparable to ISO PC-10)
- * Risks with any type of business on the premises, including dwelling in industrial location
- * Coverage A exceeding \$500,000 for the dwelling
- * Residence in process of extensive remodeling, renovation or construction (considered only when work being done by a licensed contractor)
- * Attached to or converted from a commercial building

C. Condition of Premises

Properties must show reasonable housekeeping, meaning the proper disposal of flammable or other waste from within the residence and upon premises, reasonable maintenance of plumbing, exterior walls, heating system, wiring and roof.

D. Mature Residence Electrical System

If a residence is 26 years or older the Mature Residence surcharge applies; the Repair Cost Terms endorsement (FL255) will apply to homes built prior to 1950 if a replacement cost policy form has been selected. If the home was built prior to 1945 a complete renovation of the homes electrical system (including upgrade to copper wiring and a circuit breaker system) must have been completed since 1960 in order to qualify under this program. Ineligible electrical systems include 1) knob and tube wiring; 2) aluminum wiring; or 3) fuse box breaker system.

E. Residence Vacant / Unoccupied / Under Construction

Residences that are vacant or unoccupied more than 30 days may be submitted for coverage under the Dwelling Select Program. A residence under construction may also be written under this program. Policies are issued for six (6) month terms and may be eligible for one renewal – premium is fully earned at policy issuance.

F. Swimming Pool, Spa or Hot Tub

Swimming Pool, spa or hot tub exposures on the insured premises must be within a fenced area, and accessible only through self-latching gate. Further, they must comply with all city and/or county ordinances and be maintained properly by the policyholder. Risks with slide(s) or diving board(s) are ineligible.

G. Solid Fuel (Wood / Coal / Pellet) Stoves

Wood, coal or pellet stoves are subject to a base premium surcharge; the types of appliances included under this rule are wood, coal or pellet stoves, central or add-on furnaces, boiler cook stoves, and freestanding fireplaces. Built-in fireplaces are not subject to the surcharge included in this definition. Submit a Woodstove Questionnaire and photographs along with the application for coverage.

H. Liquid Propane Gas (LPG)

All liquid propane gas (LPG) systems must be professionally installed, and have protective bumper guards installed to avoid collision from moving vehicles.

I. On-site Inspection

Any inspections, surveys, reports or recommendations relate only to insurability - we do not make safety inspections nor undertake to perform the duty of any organization to assure the health and safety of residents or visitors. Further, we do not warrant that the condition of the residence premises are safe and healthful or comply with any laws, regulations, codes or other established standards.

J. Exclusion Endorsements

Exclusions are available for the roof of a residence, the residence related private structures, and the perils of windstorm, hail, and vandalism. An ineligible residence, if otherwise qualified, may qualify under this program by the attachment of an exclusion – the insured should sign their acknowledgement of such reductions in coverage for your protection.

K. Base Premium Surcharge/Discount

Base premium surcharges or discounts may apply – see Section IV, Premium Determination Guidelines, item E. and F. for an guidelines utilized in applying these adjustments to modify the policy premium.

Section II – DESCRIPTION OF DWELLING PROGRAM

A. Policy Types Available

AAIS policy forms and endorsements are utilized to provide coverage under this program – several coverage forms are available as displayed on the *Policy Forms – Covered Perils* page in this section.

B. Policy Coverage Review

Policy forms FL-2 and FL-3 cover the residence (Coverage A) and related private structures (Coverage B) against risks of direct physical loss, unless excluded, subject to replacement cost loss settlement terms. Guaranteed replacement cost is not available – a coinsurance penalty may apply if the residence is not insured to value. Property with a permanent foundation and roof is subject to the replacement cost provision, with the exception of certain property named in the policy.

Personal property (Coverage C) is insured against broad form perils, subject to actual cash value loss settlement terms – replacement cost loss settlement terms are not available.

Policy form FL-1 provides only actual cash value (ACV) loss settlement terms for all property, and covered perils are limited as shown on the *Policy Forms – Covered Perils* page in this section.

C. Policy Limits Review

Our basic policy includes the limits shown on the *Policy Forms – Basic Limits* page in this section.

D. Additional Coverage Options

Options to change the basic limits, for an additional premium, are also shown on the *Policy Forms – Basic Limits* page in this section, subject to the following additional guidelines:

- Coverage B may be increased in increments of \$1,000; limits cannot exceed 20% of the amount selected for Coverage A.
- Coverage C may be increased in increments of \$1,000 – coverage remains at actual cash value (replacement cost coverage for personal property is not available); limits cannot exceed 70% of the amount selected for Coverage A.
- Coverage D is a set percentage of Coverage A and cannot be increased.
- Coverage L is optional - limits up to \$500,000 are available.
- Coverage M is a set amount, included with Coverage L, and cannot be increased.

E. Deductible Options

Base rates shown on the rating pages include a \$500 per occurrence deductible for property losses, except for the vacant/course of construction rates, which include a \$1000 per occurrence deductible. Policies may be written with the optional deductibles shown in the rate section of the manual. All deductibles are applied per occurrence.

F. Liability Exclusion (animals and trampolines)

When a policy is written with liability coverage, a mandatory liability exclusion endorsement is included that modifies coverage by excluding bodily injury or property damage caused by, or originating from, any animal, reptile, rodent or trampoline owned by, or in the care, custody or control of the insured, or any member of the insured's family or household. For your protection, have the insured sign acknowledgment of this reduction in coverage.

G. Business Pursuits – this coverage is not available with the Company. Business activities conducted by the insured on the premises are not covered.

H. Domestic Employees – Mandatory endorsement ML-90 provides workers' compensation coverage for domestic employees as required by California law. Coverage does not apply to bodily injury arising out of activities related to the business of an insured. Use the classification and rating information shown in Section IV and the rates pages of this manual to make the appropriate charge for each covered domestic employee. Coverage only applicable to owner-occupied dwellings.

Section III – POLICYWRITING / MAINTENANCE INSTRUCTIONS

A. Application Submission

Use an ACORD Dwelling Fire application to submit risks qualifying to be written under this program. If the wrong application is submitted, a cancellation may be sent unless a signed replacement application is received within 10 days of notification. Each residence owned by the insured requires a separate application. If there is a second residence on the insured premises, prior approval is required from the underwriter; if approved, an additional application must be submitted if coverage is desired.

B. Premium Payment

Payment must accompany the application unless the mortgagee pays premiums – we will bill the mortgagee directly. If the insured pays premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured.

All applications and endorsements must be sent to: CSE Insurance Group
P. O. Box 11660
Salt Lake City, UT 84147-9928

All payments, except with initial application, must be sent to: CSE Insurance Group
P. O. Box 30239
Los Angeles, CA 90030-0239

Electronic Funds Transfer (EFT) is available for your clients as follows:

New Business—down payment is 40% of total policy premium (including fees) plus \$10 installment charge; this installment must be paid with the application. 2nd and 3rd installments are 30% of the total premium (including fees) plus \$10 installment charge and will be withdrawn from the insured's bank account on the 90th and 180th day, respectively, from the policy inception date.

Renewal—down payment, 2nd and 3rd installments will be withdrawn from the insured's bank account beginning on the policy renewal inception date and subsequent installment dates as outline above unless otherwise notified.

Premium payments are accepted by way of credit, debit or ATM cards through BillMatrix after policy issuance – call 1-800-780-9719 for the payment line, or 1-800-967-9649 for customer support.

C. Minimum Policy Premium

A minimum policy premium of \$200.00 plus applicable fees applies to each policy issued.

D. Residence Valuation

Residence must be insured to 100% of full replacement value when written under a policy form including replacement cost – policy loss settlement provisions include an 80% coinsurance requirement. The Producer should complete a replacement cost estimate to determine residence amount of insurance - Marshall & Swift, Home Profiles software is available through the Company at no cost.

E. Producer Binding Authority

The agent may bind coverage no earlier than the day and time that the applicant signs the application for coverage – signature is required. The application must be postmarked within 72 hours from the effective date of coverage requested, otherwise the effective date will be the day following the date of the postmark.

F. Broker of Record

The Company does not accept mid-term reassignment of policies through a broker-of-record agreement signed by the insured. Broker-of-record changes requested at least 60 days prior to the next renewal date will be processed at renewal. In all other cases a new application must be submitted, whether mid-term or at renewal, to rewrite the policy for a different producer. If rewritten mid-term, an appropriate cancellation request signed by the insured must be received for the existing policy, with instructions regarding transfer or return of premiums.

G. Endorsements

On endorsements or midterm revisions, the rules and rates in effect at the time the policy was written or last renewed shall be used. Additional or return premiums shall be computed on a pro-rata basis.

H. Cancellation

Requests for cancellation must include the insured's signature and clearly state the reason for cancellation in order to avoid delays in processing – provide any additional documentation considered helpful to expedite the process. Any cancel request received over 30 days from the requested date of cancellation must be submitted with acceptable evidence, e.g. signed settlement agreement for sale of residence, or declaration page of other carrier for duplicate coverage. Unearned premium will be returned within 30 days of the policy cancellation date, subject to any minimum earned premium or other requirements.

I. Policy and Inspection Fees

Policy fees are applicable to all policies upon issuance. Inspection fees apply to all new business and will be charged on renewal when necessary, except they are charged on each renewal for vacant or course of construction policies. Policy and Inspection Fees are fully earned and non-refundable upon policy issuance.

J. Reinstatement

A \$10 service fee is charged for all reinstatements. If coverage has lapsed or expired a statement of no-loss signed by the insured will be required – there is no grace period. If premium is received over 15 days after policy lapse or expiration a new application may be required for rewrite of coverage.

K. Renewal Processing

Renewal Billing will be sent at least 30 days prior to policy expiration and will be billed to the party designated as the payer of the premium on the initial application, unless the Company receives a request for change.

L. Reporting Losses – report all losses by calling 1-800-282-6848 toll free and selecting option three (3) for twenty-four (24) hours per day, seven (7) days each week claim reporting.

Section IV – PREMIUM DETERMINATION GUIDELINES

Utilize the E-Z RATER worksheet included in this manual and follow the steps outlined in this section to arrive at the gross policy premium, including applicable fees. If the residence Coverage Amount is not displayed on the rate page, use the next highest Coverage Amount listed, i.e. a base rate for \$102,000 is not displayed on the rate page, so rate at the next highest amount of insurance listed, which is \$105,000.

A. Rounding

All premium calculations shall be rounded to the nearest dollar (dollar round) where indicated in the rating steps described in this section. A premium of 50 cents or greater shall be rounded to the next higher whole dollar.

B. Construction Type

Determine the construction type based on the following criteria.

Frame – a building with walls of frame, metal-sheathed, plastic siding, stucco or lath & plaster on frame is to be rated as *Frame*. Also, masonry veneer construction, when less than two-thirds masonry (including gables) is to be rated as *Frame*.

Masonry – a building with walls of masonry construction is to be rated as *Masonry*.

C. Fire Protection Definitions

Determine which one of the following protection groups apply to the risk location:

Protected (comparable to ISO PC 1-8) – risk is located within five (5) road miles of a responding fire department. In addition, risk meets one of the following qualifications –

- Located within 1,000 feet of a fire hydrant.
- Located within 1,000 feet of a year round water source of at least 3,500 gallons; responding fire department must have pumper truck capabilities.
- Responding fire department must have pumper or tanker trucks with access to at least 3,500 gallons of water.

Partially Protected (comparable to ISO PC 9) – risk is located within five (5) road miles of a responding fire department.

Unprotected (comparable to ISO PC 10) – risk does not qualify for *protected* or *partially protected* status.

D. Deductible Options

Base rates shown on the rating pages include a \$500 per occurrence deductible for property losses, except for the vacant/course of construction rates, which include a \$1000 per occurrence deductible. Policies may be written with optional deductibles by applying the credits shown in the rate pages of this section to base premiums.

E. Base Premium Surcharge

A surcharge to base premiums may be applicable – refer to the rate pages in this section of the manual for the appropriate surcharge:

Seasonal/Secondary – a surcharge applies to non-primary dwellings, occupied by the policyholder. Coverage is not available for seasonal or secondary dwellings rented to others.

E. Base Premium Surcharge (cont'd)

Residence Under Renovation – a surcharge applies occupied or vacant dwellings being remodeled, renovated or repaired. Remodeling, renovation or repairs done by someone other than a licensed contractor may jeopardize the continued insurability of an account.

Solid Fuel Stove – a surcharge will apply if freestanding solid fuel (wood/pellet/coal) stove exists, even if appliance is not used or hooked-up. If stove is removed from the dwelling permanently, the smokestack must also be removed from the dwelling before the surcharge can be deleted.

Galvanized Plumbing – if galvanized steel plumbing is present and in good condition, a surcharge will be applied based on the dwelling age.

Log Home – a surcharge applies for dwelling constructed of logs that are milled, grooved and uniform in size, i.e. logs that can be replaced without replacing undamaged areas. Construction by a qualified contractor is required. Log homes built prior to 1970 are ineligible for coverage.

Claim History – a surcharge (see rate pages) applies for each of the first four (4) claims occurring within three years of the policy effective date; clients with more than four (4) surchargeable claims are not eligible for coverage under this program. Coverage or other modifications may be required to qualify risk due to number, type or size of claims occurring – contact Underwriting for review. A surchargeable claim is any non-catastrophe, non-weather or non-medical payment claim which occurs within three years of the policy effective date. A catastrophe is any event, or series of events, that is assigned a CAT number by the Insurance Services Office (ISO).

Mature Residence – a surcharge applies for older dwellings; see rate pages for the appropriate surcharge, based on dwelling age.

Roof-Type – a surcharge applies for dwellings with certain types of roof, i.e. flat, tar & gravel/rock, membrane, or rolled asphalt.

3-4 Family Residence – a surcharge applies for dwellings with three (3) or four (4) units.

F. Base Premium Discount

Up to a 25% discount to base premiums may be applicable for the following – refer to the rate pages in this section of the manual for discount percentages:

Fire Protection - at least one hard-wired smoke alarm, and at least one 2 ½ pound CO2 or chemical type fire extinguisher in the kitchen of the residence is required to qualify for this credit. This discount is not applicable to vacant / course of construction or seasonal / secondary residences.

Senior – if the oldest named insured is age 55 or older and retired, the discount shown in the rate pages may be applied to base premiums. This discount applies only to a primary residence if occupied by the owner.

G. Additional Coverage

For an additional premium, additional coverage amounts as shown below are available as noted on the *Policy Forms – Basic Limits* page of the manual. If additional coverage is requested,

indicate in the 'Remarks' section of the application that additional coverage has been requested and the additional amount of insurance required – show the total amount for the coverage under the limits of liability section of the application.

Related Private Structures (Coverage B) may be increased beyond the standard 10% included in the base rates, in increments of \$1,000. The total amount requested for Coverage B cannot, however, exceed 20% of the amount of insurance selected for Coverage A. Additional premium is calculated by multiplying the additional amount of coverage requested by the rate per \$1000 in the rate pages.

Personal Property (Coverage C) may be increased beyond the standard 50% included in the base rates, in increments of \$1,000 – coverage is at actual cash value (replacement cost coverage for contents is not available). The total amount requested for Coverage C cannot, however, exceed 70% of the amount of insurance selected for Coverage A. The additional premium is calculated by multiplying the additional amount of coverage requested by the appropriate rate per \$1,000 shown in the rate pages.

Liability (Personal or Commercial - Coverage L) may be added to the policy for the limits and premiums shown on the rate pages. Limits up to \$500,000 per occurrence are available.

Medical Payments (Coverage M) – when Liability is included under the policy, basic limits Medical Payments coverage is included.

Workers' Compensation and Employers' Liability – Domestic Employees are classified as follows.

Outservant – engaged for 10 or more hours per week in household or domestic service in connection with the insured premises and performing duties principally outside the residence. See rate pages for applicable charges per Outservant.

Inservant – engaged for 20 or more hours per week in household or domestic service in connection with the insured premises and performing duties principally inside the residence. See rate pages for applicable charges per Inservant.

Occasional Employee – engaged in duties that are incidental to the ownership, maintenance, or use of the residence, including the performance of household or domestic service in connection with the insured premises, and not classified as an outservant or an inservant. See rate pages for applicable charge for occasional employees.

Other coverage's – no option is available to increase Additional Living Cost (Coverage D).

H. Flat Credits – Coverage Exclusions

Exclusions of coverage for wind, hail, residence roof, vandalism or related private structures may be desired or required for policy acceptance – base premium surcharges or discounts do not increase or reduce the amount of a flat credit applied. See rate pages for premium adjustment amounts.

I. Policy and Inspection Fees

Policy Fees are required on new and renewal policies – see the rate pages for the appropriate charges. Inspection Fees are charged at initial policy issuance, however, at renewal they are charged only if a re-inspection is required, except they are charged on each renewal for vacant or

course of construction policies. Policy and Inspection Fees are fully earned and non-refundable upon issuance of the policy.

J. Premium Payment Options

Payment must accompany the application unless the mortgagee pays the premium – we will bill the mortgagee directly. If the insured pays policy premiums, a down payment or full payment must be sent with the application - additional installments or premium shortages will be billed directly to the insured. See the rate pages for the insured 3PAY plan calculations – the initial down payment must be sent with the application. Remaining installments are due 90 and 180 days from the policy inception date, and are billed 30 days prior to the payment due date. Calculate the down payment or installment amounts by multiplying the policy Gross Premium (fees included) by the percentages shown in the rate pages, and then add the Service Charge shown in the rate pages to each payment.

K. Determination of Gross Premium

Determination of policy Gross Premium from the rate pages, including rounding, is as follows - Step 1 Determine applicable Base Premium based on the following:

- Select appropriate Base Rates manual page, based on residence Coverage Amount desired for the policy form and occupancy type being written.
- Select appropriate residence construction type – Masonry or Frame (see manual definitions).

- Select appropriate protection classification – Protected (comparable to ISO PC 1-8), Partially Protected (comparable to ISO PC 9) or Unprotected (comparable to ISO PC 10).

Step 2 Determine Adjusted Base rate (Base Premium from Step 1 plus any applicable premium for Addl/ 1000 over 300,000 Amount of Insurance = Adjusted Base rate).

Step 3 Determine Total Premium Surcharge (apply surcharge percentage to Adjusted Base rate for each applicable surcharge - dollar round each item separately), by adding all applicable surcharge premiums.

Step 4 Determine Total Premium Discount (apply discount percentage to Adjusted Base rate for each applicable discount - dollar round each item separately), by adding all applicable discount premiums, subject to 25% Maximum premium discount.

Step 5 Determine Total Premium Modification (Subtotal Premium Surcharge from Step 3, minus Subtotal Premium Discount from Step 4).

Step 6 Calculate Modified Premium (Adjusted Base Premium from Step 2, plus or minus Total Premium Modification from Step 5 = Modified Premium) then dollar round.

Step 7 Determine total Additional Coverage Premium (see rate pages) as follows:

- Increase basic Coverage B amount (flat rate X increase amount per 1000, then dollar round).

- Increase basic Coverage C amount (flat rate X increase amount per 1000, then dollar round).

- Add optional Coverage L amount (flat premium).

- Add optional Vandalism buy-back (vacant / course of construction only) flat premium.

Step 8 Determine total Flat Credits applicable (exclusion of roof, wind/hail, vandalism or outbuildings).

Step 9 Determine total Policy / Inspection Fees applicable (see rate pages).

Step 10 Determine Gross Premium by adding the result of Step 6, 7, 8 & 9.

Description of Covered Perils Available	FL-1 Vacant / Course of Construction	FL-1 Basic Form	FL-2 Broad Form	FL-3 Special Form
Fire and lightning	Incl	Incl	Incl	Residence (Coverage A) and Related Private Structures (Coverage B) are covered against risks of direct physical loss unless excluded. Personal Property (Coverage C) is covered for the Broad Form FL-2 perils.
Explosion	Incl	Incl	Incl	
Windstorm or hail	n/a	n/a	Incl	
Riot or civil commotion	n/a	n/a	Incl	
Aircraft	n/a	n/a	Incl	
Vehicles	n/a	n/a	Incl	
Smoke	n/a	n/a	Incl	
Volcanic action	n/a	n/a	Incl	
Sinkhole collapse	n/a	n/a	Incl	
Vandalism	Optional	Incl	Incl	
Burglary damage	n/a	n/a	Incl	
Falling objects	n/a	n/a	Incl	
Weight of ice, snow or sleet	n/a	n/a	Incl	
Accidental tearing apart, burning or bulging	n/a	n/a	Incl	
Accidental discharge of liquids or steam	n/a	n/a	Incl	
Freezing of plumbing or heating system	n/a	n/a	Incl	
Sudden and accidental electrical damage	n/a	n/a	Incl	

NOTE: 1) **"Incl"** indicates that coverage applies under the selected policy form, subject to exclusions, conditions and limits contained in the policy. This document is intended as an educational aide, and not to be relied upon for interpretation of individual policy coverages.

2) **"n/a"** indicates that coverage is not available, nor is it included under this selected policy form.

3) **"Optional"** indicates that coverage is available for a premium charge - see rate pages.

CSE Safeguard Insurance Co

Policy Forms - Basic Limits

Description of Dwelling Program Coverage Limits Available	FL-1 Vacant / Course of Construction	FL-1 Basic Form		FL-2 Broad Form		FL-3 Special Form	
		Occupied by		Occupied by		Occupied by	
		Owner	Tenant	Owner	Tenant	Owner	Tenant
Residence (Coverage A)	ACV	ACV	ACV	RC	RC	RC	RC
Related Private Structures (Coverage B)	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A	10% of Cov A
Increased Coverage B	Optional	Optional	Optional	Optional	Optional	Optional	Optional
Personal Property (Coverage C)	n/a	Optional *	Optional *	50% of Cov A *	Optional *	50% of Cov A *	Optional *
Increased Coverage C	n/a	n/a	n/a	Optional *	n/a	Optional *	n/a
Additional Living Costs (Coverage D)	n/a	10% of Cov A	n/a	10% of Cov A	n/a	10% of Cov A	n/a
Fair Rental Value (Coverage D)	n/a	n/a	10% of Cov A	n/a	10% of Cov A	n/a	10% of Cov A
Increased Coverage D	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vandalism	Optional	10,000	10,000	10,000	10,000	10,000	10,000
Burglary	n/a	n/a	n/a	2,500	n/a	2,500	n/a
Personal Liability (Coverage L)	n/a	Optional	n/a	Optional	n/a	Optional	n/a
Commercial Liability (Coverage L)	Optional	n/a	Optional	n/a	Optional	n/a	Optional
Medical Payments (Coverage M)	Incl w/Cov L	Incl w/Cov L	Incl w/Cov L	Incl w/Cov L	Incl w/Cov L	Incl w/Cov L	Incl w/Cov L

NOTE: 1) **"ACV"** indicates that "actual cash value" is the basis for settlement of losses under the selected policy form, subject to exclusions, conditions and limits contained in the policy.
 2) **"RC"** indicates that "replacement cost" is the basis for settlement of losses under the selected policy form, subject to exclusions, conditions and limits contained in the policy. However, the "repair cost terms" endorsement applies to residences built prior to 1950.
 3) **"n/a"** indicates that coverage is not available, nor is it included under this selected policy form.
 4) **"Optional"** indicates that coverage is available for a premium charge - see rate pages.
 5) **"**"** indicates that Personal Property (Coverage C) is written only on an "actual cash value" loss settlement basis - replacement cost not available.

This document is intended as an educational aide, and not to be relied upon for interpretation of individual policy coverages.

CSE Safeguard Insurance Co

		Ineligible for submission under Policy Form where "XXX" noted below.			
		FL1 - Vacant/COC	FL1 - Basic Form	FL2 - Broad Form	FL3 - Special Form
YEAR BUILT	Built prior to 1945, without complete updated wiring since 1960		XXX	XXX	XXX
	Log homes over thirty (30) years old **	XXX		XXX	XXX
OCCUPANCY	More than four (4) family units in residence	XXX	XXX	XXX	XXX
	Governmental code violation, including building and sanitation	XXX	XXX	XXX	XXX
	Vacant or unoccupied more than 30 days		XXX	XXX	XXX
TYPE / FEATURE	Houseboats and portable buildings	XXX	XXX	XXX	XXX
	Dwellings constructed of cloth or canvas	XXX	XXX	XXX	XXX
	Commercial or industrial building	XXX	XXX	XXX	XXX
	Farm properties/operations--ranching, farming, hay storage etc.	XXX	XXX	XXX	XXX
	Condominiums or Townhouses	XXX	XXX	XXX	XXX
	Mobile / trailer / manufactured / modular homes	XXX	XXX	XXX	XXX
UTILITIES	Space heater as a primary heat source	XXX	XXX	XXX	XXX
	Primary heat from solid fuel (wood, pellet or coal) stove	XXX	XXX	XXX	XXX
	Fuse box breaker system			XXX	XXX
	Aluminum or Knob & Tube wiring (copper wiring only, if occupied)		XXX	XXX	XXX
	Underground fuel tank(s)	XXX	XXX	XXX	XXX
	Swimming pool with diving board or slide	XXX	XXX	XXX	XXX
	Pool, spa or hot tub in unfenced area (see Section I.F - guidelines)	XXX	XXX	XXX	XXX
COVERAGE AMOUNT	Section II (Liability) limits exceeding \$500,000	XXX	XXX	XXX	XXX
MAINTENANCE	Roof over 20 years old *			XXX	XXX
	Poor physical condition (dilapidated) of residence	XXX	XXX	XXX	XXX
	Poor physical condition of related private structures *	XXX	XXX	XXX	XXX
MISCELLANEOUS	More than Four (4) claims in past three (3) years	XXX	XXX	XXX	XXX
	Risks previously cancelled / non-renewed without an explanation	XXX	XXX	XXX	XXX
	Risks subject to wave, brush or firestorm hazards	XXX	XXX	XXX	XXX
	Not visible from street or accessible to fire fighting equipment	XXX	XXX	XXX	XXX
	No more than two (2) mortgages	XXX	XXX	XXX	XXX
	In foreclosure or repossession	XXX	XXX	XXX	XXX

NOTE: ""** indicates exclusion is available, which if applied may qualify risk. **"**"** indicates that a surcharge may apply when risk is otherwise eligible.