



COMPREHENSIVE PERSONAL LIABILITY UNDERWRITING GUIDELINES
Hudson Insurance Group (California Admitted)

PRODUCT LINE:	STAND ALONE COMPREHENSIVE PERSONAL LIABILITY
LIMITS:	\$100,000, \$300,000, \$500,000 or \$1,000,000 CSL
MEDICAL:	\$1,000, \$2,000 or \$5,000 per person
DEDUCTIBLE:	\$250 per occurrence
IDENTITY THEFT:	Unlimited restorative coverage for 12 months and up to \$25,000 for out of pocket expenses, no deductible

RISK SELECTION:

1. Only insured occupied apartments, condominiums, co-ops, single-family homes, and vacant land.
2. Policies may be written in the name of an Individual, Estate, Trust or LLC. See below for additional explanation on named insureds. Each LLC/Trust/Estate should fill out an LLC questionnaire.

UNDERWRITING REQUIREMENTS

The Residence Premises covered by this policy must be located in the U.S. or its territories.

PERSONAL INJURY

Included on non-high-profile risks. High-profile risks must be submitted to the company. If included, an additional premium applies.

ACCEPTABLE NAMED INSURED ON CPL

Owner occupied – Primary or Secondary owned by Trust or LLC – policy should be written in the name of the individual who resides in the home and add the Trust or LLC (entity) as a second named insured.

- CPL (owner occupied) policy can be written - [Individual Name] & [Individual Name] Trustee of the [Trust name]

Vacant Land - write in the name of the deeded owner, Trust, LLC, Estate or individual

- If deeded owner is a Trust or LLC, the individual/members do not have an insurable interest and should not be listed as insured

Each deeded owner should have their own policy - For instance, if 123 LLC owns 123 Main St and 456 LLC owns 456 Main St but their members are the same, they each need their own policy. Refer to the above occupancy information for who else should be listed as a named insured

INELIGIBLE RISKS

1. Risks in the name of a Business, Corporations, Partnerships, DBA's or LP.
2. LLC's that are formed for reasons other than individual asset protection, with employees or used for business other than landlords.
3. The following additional insureds cannot be included: mortgagee, landlord, property manager, homeowner associations, municipalities, government entities, etc.
4. Any locations with unusual hazards including but not limited to Zip Lines, Rock Climbing Walls, Skateboard Ramps, Bed & Breakfasts, Special Events, and Vineyards and Student Housing.
5. Any locations with unfenced pools, broken railings or boat docks
6. Any risk where any applicant is convicted of a felony or insurance fraud.
7. Risk with any farming operations done by named insured.

8. Risk where the primary residence is a motorhome, boat, or anything other than a permanent structure.
9. Risks where there are farm animals other than horses. No more than 5 horses per property. Risks with horses used for business, such as riding lessons, boarding, breeding or racing are ineligible.
10. Locations rented to others -Tenant occupied apartments, condominiums, co-ops, single-family homes, duplexes, triplexes.
11. Locations that are only accessible by watercraft.
12. Locations with more than 300 acres of land.
13. Applicants who have a loss submitted or paid by a company involving an animal. Any undomesticated animals in the household or animals with bite history, security training/fighting or aggressive tendencies.
14. Commercial Properties
15. Locations used for hunting.
16. Risks with any fatality claim
17. Farmland rented or leased to others

REFER TO COMPANY:

1. Applicants who have any of the following:
 - a. An open claim
 - b. More than one (1) liability claim that exceeds \$25,000 in payment during the last five (5) years
 - c. More than two (2) liability claims in the past five (5) years
2. Any applicant or any resident of the applicant's household currently or at any time had an occupation as an elected or appointed federal or state political figure, professional athlete or coach, entertainer, media personality or a senior executive officer of a publicly traded company.
3. Any risk with more than 3 household employees.
4. Any location other than a personal residence.
5. Policies cancelled or non-renewed due to increased liability exposure.
6. Risks where the named insured is anything other than an individual, trust, estate, LLC.

7. Homes in excess of 6,000 square feet
8. Any location where business is conducted on premises, including daycares regardless of compensation.
9. Locations undergoing renovations

Since it is not possible to make rules to cover every situation, the Company reserves final decisions with respect to acceptance of risks, underwriting, and rates.