

# CA SAFEGUARD SELECT DWELLING FIRE

## UNDERWRITING/BINDING GUIDELINES

<b>Policy Forms Available</b>	<b><i>FL1 – Basic (including Vacant and COC), FL2 - Broad, FL3 - Special</i></b>
<b>Number of Units</b>	1 - 4 units
<b>Minimum Coverage</b>	\$100,000
<b>Maximum for binding</b>	\$500,000
<b>Maximum Coverage A available with UW approval</b>	\$750,000
<b>SQFT Minimum</b>	800
<b>Seasonal / Secondary Residences</b>	Owner-occupied acceptable with surcharge FL-2 maximum if dwelling in mountainous terrain or post/pier foundation. No program available for incidental, short-term or vacation rental dwellings.
<b>CPL or OL&amp;T Limits</b>	\$50,000-\$500,000
<b>Deductibles Offered</b>	\$500, \$1000, \$2500
<b>Determining Replacement Cost</b>	MSB RCT Estimator - A copy of the replacement cost estimator (Homeowner Notice) must be provided to the insured
<b>Payment Plans</b> Check, Credit Cards and Electronic Checks accepted <b>Direct Bill: \$10 Installment Fee</b>	<b>Pay in Full:</b> <b>Direct Bill 3 Pay:</b> 40% down + policy fee & inspection fee 2 remaining installments <b>All Pay Plans</b> - \$25.00 policy fee + \$30 or \$50 inspection fee (based on Protection Class) apply and are fully earned + \$0.15 Seismic Safety <b>All FL1 vacant or COC policies are 6 month terms, full pay only, and premium + fees are fully earned.</b>
<b>Reinstatement Fee</b>	\$10
<b>Check Payable to</b>	CSE Insurance Group and mailed to Walnut Creek office
<b>Binding Authority</b>	Application must be issued/submitted within <b>10 days</b> of effective date and applicant signature is required to bind.
<b>Personal Injury</b>	No coverage
<b>Year Built</b>	If built prior to 1945 and does not have complete updated wiring since 1960 - only eligible for FL1 Vacant / COC program
<b>Updates</b>	Must be on circuit breakers for FL2 & FL3. Fuse box breaker system eligible for FL1 only, if no knob/tube or aluminum wiring. If galvanized plumbing, surcharge or exclusion may apply.
<b>Roofs</b>	Wood shake, tar and gravel, flat, or composition roofs not replaced within 20 years subject to underwriter approval. Roof exclusions available for FL2 & FL3.
<b>Retrofitting Required</b>	Built prior to 1960 and MMI (EQ intensity factor) is higher than 8.0.
<b>Retrofitting Waived</b>	With verification that a seismic gas shut-off valve has been installed on the gas meter.
<b>Brush – FireLine Wild Fire Hazard Score</b>	0-4 acceptable 5-6 requires a tile roof & stucco siding 7+ not acceptable
<b>AAIS Protection Class</b>	Protected (1-8) are eligible; Partially Protected (9) and Unprotected (10) may be eligible with UW approval.
<b>Losses in the past 3 years</b>	Up to 4 losses acceptable. Call for binding guidelines and authority.
<b>Clue Report</b>	CLUE Report is run automatically when the application is created in the SPInn program
<b>Supporting Business</b>	Not Required

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<b>Modular &amp; Manufactured Homes</b>	Only modular homes where modules are transported and installed at the building site are eligible. Mobile/manufactured, pre-cut, or panelized homes are ineligible.
<b>Earthquake</b>	Mandatory Offer made through Palomar
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<b>Dogs / Animals – A Mandatory Liability Exclusion Endorsement is Included</b>	Bodily injury or property damage caused by, or originating from, any animal, reptile or rodent is EXCLUDED.
<b>Bars on Windows</b>	Must be releasable in living areas
<b>Pools, Spas and Hot Tubs</b>	Swimming pool, spa and hot tub exposures must be fenced and accessible only through a self-latching gate. No slides or diving boards.
<b>Trampoline - A Mandatory Liability Exclusion Endorsement is included</b>	Bodily injury or property damage caused by, or originating from, any trampoline is EXCLUDED.
<b>Landlord Requirements</b>	Absentee landlords allowed; property management company preferred-list on application.
<b>Vandalism</b>	Not available under the Select FL-1 Vacant/COC program for Distressed Sale Properties* until a physical inspection of the property is completed by the company. Company will notify agent if acceptable. *Distressed Sale Property is any home or rental property that is purchased as pre-foreclosure, foreclosure, REO/bank owned, short-sale, or up for auction.
<b>Multi-policy discount</b>	Not available

## MAJOR FEATURES

<b>Replacement Cost</b>	RC up to Coverage A* * <b>FL-1 is ACV only</b>
<b>Loss Settlement Terms</b>	Residence must be insured to 100% of full replacement cost. Loss settlement provisions include an 80% coinsurance requirement.
<b>Building Ordinance or Law</b>	No Coverage
<b>Personal Injury</b>	No Coverage
<b>Related Private Structures</b>	Available (20% of Cov-A max.) - See specific form for details of coverage and exclusions
<b>Loss Assessment</b>	No Coverage
<b>Pathogenic Organisms</b>	\$2500 max for testing/\$5,000 max total property limit includes testing
<b>Backup of sewers and drains (see policy conditions)</b>	No Coverage
<b>Fair Rental Value and Additional Living Expenses</b>	For the period of time reasonably required to make fit for use, but not available for vacant or COC policies