

CA SAFEGUARD SELECT HOMEOWNERS

UNDERWRITING/BINDING GUIDELINES

Policy Form	AAIS Form 3
Number of Units	1 family dwelling only - primary only
Minimum Coverage	\$100,000
Maximum for binding	\$500,000
Maximum Coverage A available with UW approval	\$750,000
SQFT Minimum	800
Seasonal / Secondary Residences	Ineligible for Homeowner Program; contact UW for acceptability under Dwelling Program.
Liability Limits Offered	\$50,000-\$500,000
Deductibles Offered	\$500, \$1000, \$2500
Determining Replacement Cost	MSB RCT Estimator - A copy of the replacement cost estimator (Homeowner Notice) must be provided to the insured
Replacement Cost Contents	50% of Coverage A included, with loss settlement at Actual Cash Value. 70% of Coverage A when RCC is requested.
Payment Plans Check, Credit Cards and Electronic Checks accepted Direct Bill Plan : \$10 Installment Fee EFT Plan: No Installment Fee	Pay in Full Direct Bill 3 Pay: 40% down + fees 2 remaining installments 11 Pay EFT Plan – 16.7% down + fees 10 remaining installments All Pay Plans - \$25.00 policy fee + \$30 or \$50 inspection fee (based on Protection Class) apply and are fully earned + \$0.15 Seismic Safety
Reinstatement Fee	\$20
Late Payment Fee & NSF Fee	\$15
Binding Authority	Application must be issued/submitted within 10 days of effective date and applicant signature is required to bind.
Year Built	No age restriction
Updates	If built prior to 1945, must have complete updated wiring since 1955 and must be on circuit breakers. If galvanized plumbing, surcharge may apply (exclusion is not available).
Roofs	Must be in good condition, replaced with in last 20 years or roof can be excluded from coverage
Retrofitting Required	Built prior to 1960 and MMI is higher than 8.0
Retrofitting Waived	With verification that a seismic gas shut-off valve has been installed on the gas meter and the water heater strapped.
Brush – FireLine Hazard Score	0-4 acceptable 5-6 requires a fire-resistive roof (tile, slate, rock, or fire-resistive comp) & stucco siding 7+ is not acceptable
AAIS Protection Class	Protected (1-8) risks are eligible; Partially Protected (9) and Unprotected (10) may be eligible with UW approval.
Losses in the past 3 years	Up to 4 losses acceptable, with approval. Call for binding guidelines and authority.
CLUE Report	Required for eligibility and runs automatically when application is created in SPInn
Supporting Business	Not Required
Modular & Manufactured Homes	Only modular homes where modules are transported and installed at the building site are eligible. Mobile/manufactured, pre-cut, or panelized homes are ineligible.

Earthquake	Mandatory Offer made through Palomar
Dogs / Animals – A Mandatory Liability Exclusion Endorsement is Included	Bodily injury or property damage caused by, or originating from, any animal, reptile or rodent is EXCLUDED.
Bars on Windows	Must be releasable in all living areas
Pools, Spas and Hot Tubs	Swimming pool, spa and hot tub exposures must be fenced and accessible only through a self-latching gate. No slides or diving boards.
Trampoline - A Mandatory Liability Exclusion Endorsement is included	Bodily injury or property damage caused by, or originating from, any trampoline is EXCLUDED.

DISCOUNTS AVAILABLE

Civil Servant Discount	5%
Home Inspection Discount	10% off base rates with proof of a home inspection dated within 90 days of new or renewal date.
Multi-policy Discount	5% off with CSE Auto Policy
Persistency Discount	Up to 10% off for claims free renewals
Senior Discount	10% off base rate if oldest Named Insured is 55 and retired

COVERAGE HIGHLIGHTS

Extended Replacement Cost	100% insurance to replacement cost value required; 80% Coinsurance clause included 130% - available for homes built after 1949; replacement cost estimator required.
Building & Ordinance	Up to \$5000
Personal Injury	No coverage
Related Private Structures	Available (20% of Cov.-A max.) - See specific form for details of coverage and exclusions

ADDITIONAL COVERAGES

Pathogenic Organisms	\$2500 max for testing/\$5,000 maximum total property limit which includes testing
Backup of sewers and drains	Not Available
Securities, accounts, deeds, etc.	\$1,500
Watercraft	\$1,500
Theft of Jewelry, watches, furs, precious and semi-precious stones	\$2,500
Theft of Firearms	\$2,500
Theft of silverware, silverplated ware, goldware, goldplated ware, pewterware	\$2,500
Business Personal Property	\$2,500 on premises; \$250 off premises
Computer & computer related equipment on premises	Up to Coverage C limit, if not used in business, subject to named perils
Compact discs, cassettes, tapes, electronic games, etc.	No coverage
Debris Removal	May apply up to 25% of the limit that applies to the damaged property; see policy contract for additional conditions.
Loss Assessment	\$1,500
Refrigerated Food Spoilage	\$500