



AMERICAN MODERN INSURANCE GROUP WILDFIRE PROGRAM APPETITE OVERVIEW

PROGRAM IS WRITTEN ON ADMITTED PAPER BACKED BY A+ AM BEST RATED AMIG

Risks must have a CoreLogic Wildfire Score of 41 or above.

All homes are underwritten on their individual risk characteristics, including but not limited to: existing vegetation management within 30 ft of home, ability to conduct additional vegetation management within 30 ft of home, and construction characteristics of home.

COVERAGE A LIMITS: Maximum \$4.0 M Coverage A (must be 100% insured to value)

- \$2.0 M+ in Coverage A will require Central Fire and Burglar Alarms
- \$1.5 M + in Coverage A will require Central Fire Alarm
- Secondary Homes will require Central Fire and Burglar Alarms at \$1.25M+

EXTENDED REPLACEMENT COST: Available up to 200%

LIABILITY LIMITS: Available up to \$500,000

DEDUCTIBLE OPTIONS: \$1,000, \$2,500, \$5,000, \$7,500, \$10,000, \$25,000 and \$50,000

MULTI-POLICY DISCOUNT: Discount available when homeowner provides a copy of their Automobile Declarations page with limits of at least \$100/\$300k or \$300k CSL. Must be with an Admitted carrier.

PC – 9/10 LOCATIONS: A favorable Protection Class Questionnaire must be completed prior to binding. Risks where responding fire department is 5-7 miles away may require additional information. Risks where responding fire department is more than 7 miles away are not eligible.

CLAIMS: Claims may be considered depending on loss details. Risks with open claims are not eligible.

HOMES BUILT PRIOR TO 1945: May be considered with the following: Automatic gas shut off valve and seismic strapping of water heater. Proof of updates to major systems and/or roofing may be required.



SECONDARY / SEASONAL HOMES:

- *Winterization plan may be required*
- *Annual brush removal plan required*
- *Automatic water shut off valve required*
- *Frequency of occupancy details required*
- *No vacation rental exposure*
- *Copy of Declaration page from Carrier insuring the primary home*

LLC/TRUST GUIDELINES:

- *Policy written in name of individual with LLC/Trust as additional insured*
- *No commercial exposure allowed*
- *LLC/Trust Questionnaire required*

DOG BREEDS: Dog Questionnaire required for the following dog breeds: Pit Bulls, Dobermans, Rottweilers, Chow-Chows, Akitas, Mastiffs, American Bandogges, Boerbels, English Bull Terriers, Presa Canarios and Wolf Hybrids.

WOOD BURNING STOVE: Cannot be the sole source of heat and must be cleaned professionally annually. Wood Stove Questionnaire required to bind.

INELIGIBLE SUBMISSIONS:

- *Wood shake roofs*
- *Bite history, including dog bites*
- *Marijuana*
- *Mobile or Manufactured Homes*
- *Vacant or unoccupied dwellings*
- *Course of Construction*
- *Vacation rentals*
- *More than 4 units*

PROGRAM FEES:

- Wildfire Inspection Fee: \$250.00
- Policy Fee: \$ 75.00
- Installment Fee (if applicable): \$ 3.50

WILDFIRE CONSULTATION: An inspection of each home will be conducted by one of our expert wildfire specialists who have previously served in various areas of firefighting, including Cal-Fire, US Forest Service, and Hot Shot Crews. During the inspection, they will evaluate the home in three areas: Replacement Cost, Loss Prevention Mitigation, and Fire Adaptability. Our Specialists consult with insureds to explain how to create “defensible space”, how to reduce fuel load, and share information on ways to reduce the potential for, and severity from, fire damage to the insured’s specific home.