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**California –Comprehensive Personal Liability – Underwriting Guidelines**

**Policy Term:** 12 Months  
**Deductible:** \$250 for Each Occurrence

**Fully Earned Policy Fee:** \$35 (New & Renewal)

**Rates:**

<u>CPL Limit</u>	<u>\$100,000</u>	<u>\$300,000</u>	<u>\$500,000</u>
Basic Charge	\$205.00	\$240.00	\$280.00
High Profile (See below)	\$410.00	\$475.00	\$560.00

<u>Each Additional Residence</u> - Owner or tenant occupied (Max. 4 Units)	\$40.00	\$59.00	\$70.00
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<u>Vacant Land</u>			
0-25 Acres	\$30.00	\$40.00	\$50.00
26-100 Acres	\$35.00	\$45.00	\$55.00
101-200 Acres	\$40.00	\$50.00	\$60.00

<u>Workers Comp – Residence Employees</u>			
In-Servant	\$175.00	\$175.00	\$175.00
Out-Servant	\$130.00	\$130.00	\$130.00

**CIGA Fee:** When CIGA Fees are applicable, charge as a percent including Policy Fee.

**Requires Company Approval (Contact Underwriting):**

- Any risk with high profile occupation (entertainment, political, or sports personalities) must have written prior approval.
  - Personal Injury buy-back - \$75.00 regardless of total CPL limit. Requires prior written approval from a Company underwriter.
- Any risk with more than 3 in-servants or full time out-servant (over 20 hours a week).
- Non-incident business pursuits conducted on the residence premises.

**These underwriting guidelines are for general information only and do not constitute the complete underwriting criteria. All risks are subject to Topa's acceptance.**