



PO Box 2595
 Newbury Park, CA 91319-2595
 Phone: (800) 233-2442 Option #7
 Fax: (877) 637-2402
 Website: www.cgia.com/select
 License # 0G44941

California – Dwelling Fire – Underwriting Guidelines

Policy Term: 12 Months
Fully Earned Policy Fees: \$40.00
New Business Inspection Fee: \$25.00

Minimum Annual Premium: \$175.00
CIGA Fee: When applicable

Disclosures: The California Residential Property Insurance disclosure and fully completed Earthquake Disclosure must be signed and dated by the applicant / insured. The disclosures and the California DOI Gender form are part of the application.

Coverage’s – Section I

Coverage A.	Dwelling – 1 to 4 units (\$50,000 to \$800,000)	Limited Replacement cost up to policy limit.
Coverage B.	Other Structures	10% of Coverage A
Coverage C.	Unscheduled Personal Property	Available by endorsement. Up to 50% of Coverage A.
Coverage D.	Loss of Use	10% of Coverage A. Increased limits are not available.
Coverage E.	Personal Liability	Available by endorsement.

Coverage’s – Additional and Optional (occupancy restrictions may apply)

Coverage B. Other Structures	Increased Limit Available
Coverage C. Unscheduled Personal Property	Maximum limits available:
- Owner Occupied Primary Residence	- 50% of Coverage A
- Owner Occupied Secondary Residence	- \$20,000
- Non-Owner Occupied (Tenant)	- \$5,000
Coverage C. Replacement Cost Contents	Available by endorsement.
Theft Coverage (Owner Occupied Primary only)	Available by endorsement.
Coverage E. Personal Liability	Available at limits of - \$100,000, \$300,000 or \$500,000
Loss Assessment: (Protection for special assessments as member of Homeowner Associations)	Optional Including limits available \$10,000 or \$25,000

Deductible: \$500.00 Standard deductible on all losses to property under Coverage A, B or C. Optional higher deductibles include: \$1,000, \$1,500, and \$2,000.

Premium Credits: Central Reporting Burglar alarm, Central Reporting Fire Alarm & Residential Sprinkler Systems on New Business / Renewals.

Eligible Risks:

- A. Dwellings of no more than four family units and occupied as a residence. The policy will be issued in the name of the property owner.
 - 1. Underwriting approval required on remote or isolated secondary dwellings.
 - 2. Dwellings must be used solely for residential purposes, (i.e. no bed & breakfast or rooming houses).
- B. Dwellings over thirty (30) years old **must** be re-roofed.

- C. Dwellings built prior to 1945 **must** be completely updated (i.e. re-wired, re-roofed, plumbing and heating updated) and will be inspected.
- D. Dwellings **must** have circuit breakers. Fuses are not eligible.
- E. Dwellings located within 5 miles of a responding paid fire department and within 1000 feet of a fire hydrant.
 - 1. Dwellings located in NBC 9 or 10 are generally ineligible. They may be submitted for approval if they meet the following qualifications;
 - a. Approved Roof - no wood shake shingle, metal or foam.
 - b. Located within 5 miles travel distance of a recognized paid fire department that will respond.
 - c. Located within 1,000 feet of a public fire hydrant.
- F. Dwellings must be on a paved road and visible from other dwellings and there must be an alternate escape route for fire fighting equipment (i.e. no dead end streets).
- G. Dwellings must show pride of ownership with structures and landscaping well maintained.
- H. Frame or Frame/Stucco construction.

Ineligible Risks:

- A. Dwellings located on a steep incline (over 30 degrees) and/or built on stilts or pylons.
- B. Dwellings with wood burning stoves if the wood burning stove is the primary source of heat or source of heat is propane.
- C. Dwellings built on landfill.
- D. Course of Constructions or Builders risk (i.e. dwellings built for resale).
- E. Vacant dwellings.
- F. Storage of a significant amount of business property at the residence premises.
- G. Where excessive amounts of materials of a hazardous nature (i.e. flammable chemicals, paints, cleaning supplies) are stored.
- H. Risk with a loss history, which includes multiple losses, a prior negligent loss or a liability related claim (if liability coverage is provided).
- I. "Antique" or "one-of-a-kind" dwellings where replacement cost value would be difficult to determine.
- J. Risk terminated for underwriting reasons within the last three years for reasons other than 1 loss or withdrawal from the market by the carrier.
- K. Risk located within a designated brush area.
- L. Dwellings with unrepaired damage, structural deterioration (i.e. peeling paint, worn roof, etc.) or appliances, vehicles or furniture stored in the yard and/or poor yard upkeep.
- M. Converted dwellings, self-constructed dwellings (unless the insured is a licensed contractor), kit homes, mobile homes or unique constructions such as Log Homes.
- N. Liability Coverage:
 - 1. For unfenced pools, diving boards, slides, trampolines, exceptional steep stairs or stairs without railings.
 - 2. Ownership, training or boarding of ferocious or dangerous animals, including but not limited to Rottweiler, German Shepherds, Pit bulls, Doberman Pincers, Great Danes, Chows, Akitas, etc.
 - 3. There is a previous history of dog bites regardless of breed.
 - 4. Have any farm animals, exotic or unusual pets, including but not limited to horses, cows, sheep, goats, etc.
- O. Dwellings that are in foreclosure.
- P. Dwellings with wood shake shingle, metal or foam roofs.
- Q. Dwellings less than 1,000 feet from the Pacific Ocean.
- R. Dwellings built prior to 1945 at the time of application. Policies will not be non-renewed due to age of dwelling.
- S. Dwellings not designed and built as family dwellings (1-4 units).
- T. Dwellings in Commercial, Industrial or Deteriorating locations.
- U. Dwellings with only fuses – circuit breakers are required.
- V. Dwellings with a replacement cost over \$299,999 must have fire/smoke detectors.
- W. Construction types brick, adobe, or masonry.

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