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License # OG44941

California –Homeowner – Underwriting Guidelines

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

Minimum Annual Premium: \$200.00
CIGA Fee: When applicable

Application: A fully completed Topa application or Accord with Supplemental Applications are acceptable and must be signed and dated by both the applicant and the producer.

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 & II

Coverage A.	Dwelling (\$75,000 to \$800,000)	Limited Replacement cost up to policy limit.
Coverage B.	Other Structures	10% of Coverage A
Coverage C.	Unscheduled Personal Property	50% of Coverage A
Coverage D.	Loss of Use	20% of Coverage A
Coverage E.	Personal Liability	\$100,000 Each Occurrence
Coverage F.	Medical Payments to Others	\$1,000 Each Person

Coverage's – Additional and Optional

Coverage A.	Extended Replacement Cost Dwelling	20% of Coverage A. Available by endorsement.
Coverage B.	Other Structures	Increased limit available.
Coverage C.	Unscheduled Personal Property	Increased limit available.
Coverage C.	Replacement Cost Contents	Available by endorsement.
Computers	Maximum \$4,500 additional value (Basic policy provides \$2,500 coverage)	Available by endorsement.
Theft Coverage		Available by endorsement.
Earthquake		Do Not Bind – Submit for Approval
Coverage E.	Personal Liability	Inc. limit available: \$200,000, \$300,000, or \$500,000 Each Occurrence
Limited Water Damage (\$1,000 Deductible)		\$5,000 occ / \$10,000 aggregate \$10,000 occ / \$20,000 aggregate
Home Business Insurance		Do Not Bind – Submit for Approval

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 on New Business / Renewals.

Eligible Risks:

1. Primary Residence must be:
 - a. Full-time owner occupied one family dwelling of frame of frame/stucco construction. The dwelling must be used exclusively for private residential purposes.
 - b. Located in National Board Classes 1 through 7.
 - I. Residence in NBC 8, 9 & 10 may be submitted for approval (no binding authority) if it meets the following qualifications.
 - Approved roof;
 - Within 5 miles travel distance of a recognized paid fire department that will respond, and
 - located within 1,000 feet of a public fire hydrant.
2. Secondary Residence refer to Dwelling Fire Program.
3. All Residences must:
 - a. Show pride of ownership (i.e. neat and clean).
 - b. Other structures and landscaping must be well maintained.
4. Other requirements:
 - a. Swimming pools, Jacuzzis, hot tubs, and similar items must be completely fenced or enclosed and comply with applicable state and local ordinances or statutes.
5. Dwellings must be built 1945 or newer.
 - a. Dwellings built prior to 1945 must be completely updated (i.e. re-wired, re-roofed, plumbing and heating updated). Documents must be submitted with the application.
6. Dwellings that are thirty (30) years old or older must be re-roofed within the past 15 years.
7. No more than one major loss in excess of \$10,000.
8. No more than two minor losses with the aggregate not exceeding \$10,000.
9. Dwelling value: \$75,000 to \$800,000.

Ineligible Risks:

1. External exposures from business or industrial operations.
2. In brush areas or within 250 feet of brush or landslide area or 1000 feet of the ocean.
3. Foam or fiberglass roofs.
4. In a remote or inaccessible area and/or not visible by neighbors.
5. Dwellings with fuses (circuit breakers are required).
6. Dwellings with knob and tube wiring.
7. Occupied by more than one family.
8. Seasonal, vacant, mobile homes, modular homes or farm risk.
9. Cantilevered construction.
10. Extensive remodeling or under construction.
11. Ferocious or dangerous animals of any type.
12. Wood burning stoves or fireplace as the primary source of heat or propane heat source.
13. Pending foreclosures.
14. No legal title to the land upon which dwelling is located.
15. More than 1 major loss of any type in the prior 36 months or more than 2 minor losses in prior 36 months.
 - a. A major loss is any loss in excess of \$10,000.
 - b. A minor loss is any loss with the aggregate not exceeding \$10,000. If a loss was a theft loss, Topa will not write the optional theft coverage.
16. Three or more mortgages.
17. Pools with diving boards and/or slides.
18. Replacement values under \$75,000 or over \$800,000 for Coverage A - Dwelling.
19. Dwelling built prior to 1945 at the time of application. Will consider for renewal if currently insured with Topa.
20. Personal property only policies.
21. Any portion of the premises (house, garage, land, etc) rented to or held for rental to others.
22. Dwellings not designed or built as a single family dwelling.

23. Have a history of dog bites, regardless of breed.
24. Dwellings in commercial, industrial or deteriorating locations.
25. Any un-repaired damages, whether or not covered by insurance.
26. Split or participating policies.
27. Construction types brick, adobe, or masonry.

Contact Underwriting: The following risks cannot be bound without prior written approval. (These conditions may require pre-inspection or photos with the application).

1. Business conducted on the premises.
2. Dwellings with metal roofs – Photo required with application.
3. Farm animals if for insured's personal enjoyment. No horse riding stables or animal boarding regardless of the type of compensation. Premises cannot be a farm. Photo required with application.
4. Wood Shake Roofs – not in a designated brush area. Roof must be in good condition and fire resistive treated within the past 2 years. Proof of treatment and photos required with the application.

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