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California –Unit Owners – Underwriting Guidelines

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

Minimum Annual Premium: \$150.00
CIGA Fee: When applicable

Application: A fully completed Topa application is 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.	\$2,500 included in basic. Increased limit available up to \$100,000 maximum.	Limited Replacement cost up to policy limit.
Coverage C.	Unscheduled Personal Property	Limits \$5,000 to \$250,000 maximum
Coverage D.	Loss of Use	10% of Coverage C.
Coverage E.	Personal Liability	Available by endorsement.
Coverage F.	Medical Payments to Others	Only with Coverage E. \$500 per person, \$5,000 per occurrence.

Coverage's – Additional and Optional

Coverage C.	Replacement Cost Personal Property	Available by endorsement.
Workers Compensation		In-Servant and Out-Servant charge.
Theft Coverage	Maximum Limit \$3,000 for any one theft loss.	Included in Basic Coverage.
Loss Assessment	\$1,000 included in Basic Coverage.	Increased Limit available up to \$25,000 maximum.
Earthquake		Do Not Bind – Submit for Approval
Coverage E	Personal Liability	Inc. Limit available: \$25,000, \$50,000, \$100,000 or \$300,000 Each Occurrence.
Limited Water Damage (\$1,000 Deductible)		\$5,000 occ / \$10,000 aggregate \$10,000 occ / \$20,000 aggregate

Deductible: Primary Resident \$250 standard deductible on all losses to property under Coverage A or C. Optional higher deductibles include; \$500 and \$1,000. Rental Units \$500 standard deductible with optional deductible of \$1,000.

Premium Credits: Central Reporting Burglar Alarm & Central Reporting Fire Alarm on New Business/Renewals.

Eligible Risks: This program is designed for Condominiums and Townhouses that are either owner occupied, seasonal or rentals. The policy must be written in the name of the actual owner who is a person.

- Condominiums: A structure of two or more units, the interior space of which are individually owned; the balance of the property is owned in common by the owners of the individual units.
- Town House: One of a row of identical houses situated side by side and sharing common walls.

Ineligible Risks:

1. Units rented for less than 6 months at a time.
2. Units owned/titled by other than individuals – no corporations or business.
3. Apartment Cooperatives.
4. Units that do not meet the definition of Condominium or Town House.
5. Units that are vacant.
6. Units under construction.
7. Units in foreclosure, properties where tenants are behind in rent or where space is rented to others for commercial used or property with any type of business on the premises.
8. Risk with other insurance in force, except insurance which covers perils not insured by the unit owner's policy.
9. Units on piers or pilings.
10. Units located in or near (with in ¼ mile) brush or landside areas or 1000 feet of the ocean.
11. Units without utility service.
12. Units located in a forested area or in a remote or inaccessible area and/or not visible by neighbors.
13. Units that have more than two mortgagees or any mortgagee is an individual.
14. Units not maintained in an insurable condition; must show pride or ownership.
15. Units with un-repaired damage and/or open claims, including earthquake damage.
16. Units that are occupied by more than one family.
17. Risk with ferocious or dangerous animals of any kind or there is a history of dog bites regardless of breed. Risk will be considered if Section II - Liability coverage is not provided.
 - a. Ferocious dog breed include but not limited to Rottweilers, German Shepherds, Pitbulls, Doberman Pincers, Chows, Akitas, Wolf Hybrid, Staffordshire Terrier, Bull Mastif.
18. Risk with loss history:
 - a. Losses paid in excess of \$2,500 within the last 12 months.
 - b. Losses paid in excess of \$5,000 within the last 24 months.
 - c. There are multiple (3+) small claims within the last 12 months.
 - d. Risk with repetitive similar cause of loss.
19. Risk where Additional Insureds are required.

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

1. Units in Protection Class 9 & 10.

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