

# PACIFIC SPECIALTY INSURANCE COMPANY STATE OF CALIFORNIA

# Underwriting Guide Preferred Homeowners Program

Homeowners Policy (HO-3)

Edition 7

# California Preferred Homeowners Program

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# 1. POLICY FORMS AND DWELLING / PROPERTY LIMITS

#### A. Homeowners:

Dwelling Limits:

Form 3 Minimum: \$70,000 Maximum: \$3,500,000

#### 2. ELIGIBILITY

These Eligibility Guidelines are subject to the SUBMIT FOR APPROVAL and UNACCEPTABLE RISKS sections contained herein.

#### A. <u>Homeowners Policy</u>

A single-family dwelling occupied by the titled owner and used principally for private residential purposes. The dwelling must have only one family, cannot have more than two roomers or boarders, and may not have any space rented to others for any purpose.

# 3. POLICY TERM

Policies will be written for a maximum 12-month term only. An initial term less than 12-months can only be written to ensure that the policy expiration date coincides with the expiration date of another insurance policy held by the named insured. If the initial term is less than 12-months, the premium (not the fees) will be prorated. Any minimum premium applicable to this program still applies.

Direct bill premium invoicing is available, unless the initial term is less than 6-months. A premium invoice will be mailed directly to the insured 30-40 days prior to the installment due date. A service fee is added to all installments, but not the initial down payment. The service fee is \$10 if installments are invoiced and paid manually. The service fee is \$3 if installments are paid electronically using automatic payments.

An insufficient funds fee of \$25 will be assessed whenever a manual check, electronic check/funds transfer or credit card transaction is unable to be processed due to the lack of sufficient funds or credit limit.

# 4. OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, flood insurance.)

# 5. RESERVED FOR FUTURE USE

**NOTE:** The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

# 6. APPLICATION AND BINDING PROCEDURES

- A. For policies bound online using our website rating facility:
  - All application questions must be fully completed by producer and applicant. After policy has been bound and a policy number has been issued, the application must be signed by both the producer and the applicant. The application and supporting documentation will be subject to Pacific Specialty Insurance Company's (hereinafter "Pacific Specialty" or "Company") current submission procedures. Please contact Customer Service at 1-800-303-5000 with any questions.

## B. For Policies Not Bound Online (using our website rating facility)

A Pacific Specialty application for the type of policy selected must be fully completed and mailed to the Company (or its representative). Binding is subject to acceptance of the risk by Pacific Specialty. The following provisions must be satisfied when the application is submitted:

- 1. All underwriting rules are followed; and
- 2. A Pacific Specialty application (including any/all necessary disclosures) is fully completed and signed by both the applicant and producer; and
- 3. Required premium (or minimum required down payment) accompanies application; and
- 4. All of the above referenced items are mailed to Pacific Specialty (or its representative) within the following number of days from the requested effective date:
- If premium paid in full, 15 days
- If direct bill payment option is requested, 5 days

An automatically populated application can be printed to sign and submit for policies that are quoted and bound online through our website facility at www.pacificspecialty.com.

If the dwelling has a woodstove, submit the application with a completed woodstove questionnaire and one photograph. Submit basis only – no binding (see Section 12. Submit for Approval, in this manual for details).

## 7. CATASTROPHE MANAGEMENT

#### A. Suspension of Binding Authority

As part of Pacific Specialty's Catastrophe Management procedures, the company may from time to time establish, at the Company's discretion, restrictions on binding authority. Whenever binding authority is restricted by operation of Pacific Specialty's Catastrophe Management procedures, no applications for new coverage will be accepted. In addition, no endorsements of existing policies will be accepted which will have the effect of increasing the Company's exposure.

Applications with an effective date/postmark combination, which would violate the prohibition(s) listed above, will be rejected and no coverage will exist. Renewals of the Company's expiring policies will be issued provided there is no increase in coverage or exposure.

This temporary suspension of binding authority will remain in effect until these binding restrictions have been lifted by Pacific Specialty.

#### B. General (Non-Earthquake Related) Emergency Restrictions

Pacific Specialty may also establish discretionary restrictions on binding authority during emergency periods of potential floods, mudslides, fires, designated\* tropical storm, depression or hurricane, or other natural or manmade disaster emergencies. Producers who are aware of such conditions SHOULD NOT BIND COVERAGE UNTIL THEY HAVE CALLED THE COMPANY TO VERIFY THAT NO BINDING RESTRICTIONS ARE IN EFFECT.

If enacted, these emergency restrictions will be identical to those detailed in the above "Suspension of Binding Authority" section.

This temporary suspension of binding authority will remain in effect until these binding restrictions have been lifted by Pacific Specialty.

\*NOTE: A "designated" tropical storm or hurricane is a weather disturbance identified as a tropical storm, depression or hurricane by the United States National Weather Service.

#### C. Earthquake-Related Emergency Restrictions

When an earthquake registering 5.0 or greater on the Richter scale occurs, Pacific Specialty (or its representative) may impose binding authority restriction on all agents in the affected area:

- 1. Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- 2. Binding authority will be restricted for the day of the earthquake and for the 30-day period following the earthquake.
- 3. An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- 4. The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- 5. The same above restrictions apply to any requests to increase coverage limits.
- 6. Renewals are not affected by these restrictions.

#### D. <u>Miscellaneous Restrictions</u>

The Company, as part of its Catastrophe Management Program, may also establish (at its discretion) temporary and/or permanent restrictions on binding authority to properly control and maintain appropriate geographic concentration levels.

# 8. INSPECTION FEE, POLICY FEE AND MINIMUM PREMIUMS

An independent inspection firm will be hired to inspect each property on HO-3 new and renewal business. The inspection fee is \$40 per policy. The new and renewal policy fee is \$30 per policy. The inspection fee and policy fee are non-refundable (fully retained).

The annual minimum written premium (excluding fees) is:

Homeowners: \$100

# 9. COVERAGES AND AMOUNTS

# A. Homeowners (Policy Form 3)

This policy contains two sections: Section I – Property Coverages and Section II – Liability Coverages. Below is a brief description of the coverage provided. For a complete description, please refer to the policy. Please note that some coverage limits described below can be optionally increased for additional premium. Other coverage not listed below may also be available for additional premium. See Section 14, Optional Coverages and Limits, for details.

	Section I – Prop	perty Coverages		
<b>Coverage A</b> : Dwelling	The Residence Premises listed	in the Declarations		Limit stated in the Declarations
Coverage B: Other Structures	Unattached Private Structures of	on the Residence Premis	es ź	10% of Coverage 'A 'Amount
Coverage C: Personal Property	Unscheduled Personal Property			Up to 50% of Coverage A
	Summary of Types of Propert Liability:	y Subject to Special Li	mits of	Special Limits
	Money, Bank Notes, Coins			\$500
	Property used in business (on p	oremises)		\$5,000
	Securities, Accounts, Deeds	,		\$5,000
	Trailers not used with Watercrat	ft		\$5,000
	Grave Markers			\$5,000
	Jewelry, Watches, Furs, Preciou unless endorsed with PO17	us and Semi-Precious St	ones (Theft)	\$5,000
	Silverware, Goldware and Pewt	erware (Theft)		\$5,000
	Firearms (Theft)			\$5,000
	Computer Equipment unless en	dorsed with PO18		\$5,000
	Antiques and Fine Arts			\$5,000
	Rugs and Carpets (Theft)			\$5,000
	Photographic and Video Equipn	nent		\$5,000
	Glassware and Crystal			\$5,000
Coverage D: Loss of Use			2	20% of Coverage A
Additional Coverages:	<ul> <li>Debris Removal</li> <li>Reasonable Repairs</li> <li>Trees, Shrubs and Other Plants</li> <li>Fire Department Service Charge</li> <li>Property Removed</li> </ul>	<ul> <li>Credit Card, F</li> <li>Transfer Card</li> <li>and Counterfor</li> <li>Collapse</li> <li>Loss Assessr</li> </ul>	d, Forgery eit Money	Refer to Policy for Details
	Section II – Liak	bility Coverages		
<b>Coverage E</b> : Personal Liability			\$100,00	00 Included
Coverage F: Medical Payments To Other	S		\$1,000 (Per	Person) Included
Additional Coverages:	<ul> <li>Claim Expenses</li> <li>First Aid Expenses</li> </ul>	<ul> <li>Damage to Pro</li> <li>Loss Assessment</li> </ul>	perty of Others ent	Refer to Policy for Details

<u>Note</u>: The Company uses its Construction Cost Guide and inspection reports to evaluate each dwelling's estimated replacement cost. The Construction Cost Guide is available through the Company's online policy rating facility. However, the Company's evaluation is not a substitute for the insured's determination of the actual replacement cost of their dwelling. Please refer to Section 13 Rule, C-30 of this manual.

# 10. LOSSES INSURED

Below is a brief description of the losses insured (Please refer to the policy for a complete description of the coverage):

# A. <u>Section I – Property Coverages</u>

Damage to insured's property is covered under the Property Coverages section of the policy. For the following coverages, coverage is provided for direct physical loss with certain exceptions, exclusions and/or conditions to coverage:

- Coverage A Dwelling
- Coverage B Other Structures
- Coverage D Loss of Use

Coverage C (Personal Property) provides for direct physical loss caused by the following Named Perils, unless excluded and/or excepted in the policy:

- 1. Fire or Lightning
- 2. Windstorm or Hail
- 3. Explosion
- 4. Riot or Civil Commotion
- 5. Aircraft
- 6. Vehicles
- 7. Sudden and Accidental Damage from Smoke
- 8. Vandalism or Malicious Mischief
- 9. Theft
- 10. Falling Objects
- 11. Weight of Ice, Snow or Sleet
- 12. Accidental Discharge or Overflow of Liquids or Steam of Water Heater, Domestic Appliance, etc.
- 13. Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging of Water Heater, etc.
- 14. Freezing of a Water Heater, Domestic Appliance, etc.
- 15. Sudden and Accidental Damage from Artificially Generated Electrical Current
- 16. Damage by Glass or Safety Glazing Material
- 17. Volcanic Eruption

# B. Section II – Liability Coverages

Section II Liability includes coverage for bodily injury or property damage caused by an occurrence and defense costs associated with a suit brought against an insured for a covered claim. Endorsement PM2 which excludes Animal Liability coverage is included in all policies. However, limited animal liability coverage <u>can be purchased</u> for additional premium. If Limited Animal Liability coverage is purchased, Endorsement PM2 will be deleted and replaced with Endorsement PO14.

# 11. LOSS SETTLEMENT – SECTION I

Below is a brief description of the loss settlement provisions for Section I of the policy (Please refer to the policy for a complete description of the coverage):

# A. Dwelling

The loss settlement provision for the Dwelling is on a replacement cost basis without a deduction for depreciation subject to the terms of the Loss Settlement Section in the policy.

# B. Personal Property

The loss settlement provision for Personal Property is on a replacement cost basis without a deduction for depreciation. However, optional actual cash value basis loss settlement provisions can be selected for a premium credit.

# 12. SUBMIT FOR APPROVAL

The following risks require prior approval. Applications must be submitted unbound.

# A. <u>Homeowners</u>

- 1. Dwellings with replacement costs above \$1,000,000 for new business or \$1,100,000 for renewals. Acceptable replacement cost limit may be reduced for all risks subject to reinsurance placement and restrictions.
- 2. Dwelling with an individual or private party listed as a lender.
- 3. Risks with more than two related individuals on the deed of trust (must submit with details as to the relationship and reason for the multiple names).

# 13. UNACCEPTABLE RISKS

Pacific Specialty will not accept the following risks:

# A. Unacceptable Locations:

- 1. Unless the policy is endorsed with form PO39-CA (Difference in Conditions Endorsement for California Preferred HO-3 Policies) and has a California FAIR Plan or equivalent policy concurrently in-force for the same premises, the dwelling cannot be located:
  - a. In protection classes 9 or 10; or
  - b. Within 500 feet of brush, forested areas or any area of increased fire hazard.
- 1. Properties that are isolated or inaccessible to emergency fire fighting, medical or law enforcement personnel, equipment or services.
- 2. Properties located in landslide or mudslide areas.
- 3. Properties located in a neighborhood not showing pride of ownership or condemned dwellings.

# B. <u>Unacceptable Properties</u>:

- 4. Any risk with a pool, hot tub, spa or similar structure unless in compliance with municipal ordinances.
- 5. Any risk with a pool, hot tub, spa or similar structure unless access is controlled by a gate, enclosure or locking cover.
- 6. Any risk with a pool with <u>a</u> slide or diving board unless excluded by endorsement.
- 7. Any risk with a swimming pool where the pool is not completely filled and maintained.
- 8. Any risk with a trampoline, unless excluded by endorsement.

# C. <u>Unacceptable Dwellings</u>:

- 9. Dwellings built prior to 1900 (except qualifying renewals).
- 10. Mobile homes, trailers (including recreational and utility), modular homes, boats, houseboats, automobiles, basement homes, portable buildings, prefabricated homes (or similar dwellings) or any structure made of cloth or canvas.
- 11. Dwellings of unusual or irreplaceable construction or cantilevered construction.
- 12. Dwellings not maintained in an insurable condition (must show pride of ownership).
- 13. Dwellings not on a permanent or solid foundation.
- 14. Dwellings on posts, stilts or pilings. This does not included dwellings on a solid foundation with post and pier construction that creates a small enclosed crawl space under the dwelling.
- 15. Dwellings with tin, foam (except polyurethane foams systems), corrugated, tar or wood (other than cedar shake) roofing, regardless of condition, or metal or copper roofs in poor condition.
- 16. Dwellings with roofs that have not been replaced within the last 15 years or dwellings with roofs in poor condition (regardless of age) will be subject to Endorsement PM5 limiting coverage for roof damage and ensuing damage due to roof failure caused by the perils of fire and lightning. If the dwelling was built in excess of 15 years prior to the requested effective date, a copy of evidence (e.g. copy of roof manufacturer's warranty indicating replacement date, copy of roof age disclosure statement from real estate transaction, etc.) or a fully completed and signed *Age of Roof Disclosure 15 Years* form (Form PU3) showing roof has been replaced must accompany application, or the signed application must specifically disclose the age of the roof, or policy will be issued with endorsement limiting perils to fire and lightning Only Endorsement). This underwriting rule does not apply to dwellings with tile or hail resistant roofs in excellent condition.
- 17. Dwellings with trees that overhang the roof of the Residence Premises.
- 18. Dwellings with wood, coal, pellet, or kerosene stoves, space heaters, and/or wall heaters that are the main source of heat, whether or not permanently installed and whether or not thermostatically controlled.
- 19. Dwellings with any remodeling or construction performed without permits.
- 20. Dwellings undergoing extensive remodeling, renovation or construction effecting habitability.
- 21. Dwellings with unrepaired damage (including earthquake damage) and/or open or pending claims, and/or known potential (a) defects, (b) claims disputes, (c) property disputes, and/or (d) lawsuits.
- 22. Dwellings that do not have at least one functioning smoke detector in each separate bedroom plus at least one functioning smoke detector in a common living area.
- 23. Dwellings that do not have a fully functional fire extinguisher located on the premises.
- 24. Dwellings without 100% copper wiring.

- 25. Dwellings with any aluminum wiring.
- 26. Dwellings with any fuse(s) providing power to any portion of the dwelling.
- 27. Dwellings that do not have deadbolts on all doors that provide access to the dwelling and/or garage.
- 28. Dwellings without copper, galvanized steel, cross-linked polyethylene (PEX), or polyvinyl chloride (PVC) piping in good condition will have the Water Damage Exclusion for Plumbing (Endorsement PM6) attached to the policy. Risks with Endorsement PM6 attached will not have the Non-Copper Plumbing surcharge applied. For risks with PVC, the entire plumbing system utilizing PVC must meet ASTM or ANSI standards (usually stamped directly on the pipe), or be certified by Underwriters Laboratories, Inc. (UL). For risks with PEX the plumbing, system must utilize a manifold appropriate for the system's size. Risks with plastic pipes other than PEX, PVC or PVC-C, in whole or in part, including without limitation, polybutylene (PB) plumbing will have the Water Damage Exclusion for Plumbing (Endorsement PM6) attached to the policy. Risks with copper plumbing systems must utilize copper plumbing for 100% of the pressurized portion of the plumbing system, with the exception of drainage systems (such as under a sink) or exterior landscape irrigation, or the non-copper plumbing surcharge will be applied.
- 29. Dwellings not insured to 100% of replacement cost. A 3% annual inflation guard adjustment will be made to Coverage A, B, C and D limits at each annual policy renewal, however it remains the insured's responsibility to ensure that the dwelling remains insured to 100% of its replacement cost. This includes notifying the Company within 90 days of any additions or other physical changes that increase the value of either the dwelling or other structures on the premises by \$5,000 or more.
- 30. Any building not constructed specifically to be a single family dwelling, or any dwelling sharing common walls with other properties. However, a unit that is part of a townhouse or row house and shares common walls with other units where the structural components of the unit are owned by the Named Insured can be written as an HO-3 risk, although coverage for fire is limited to \$50,000 unless firewalls exist between all units. Please note that separate townhouse and row house factors will apply (no more than one unit per HO-3 policy).
- 31. EARTHQUAKE Coverage To qualify, dwelling must be frame construction and bolted to full concrete foundation.

# D. <u>Unacceptable Risks</u>:

- 32. Limited Animal Liability coverage is optional. If purchased, coverage for the following dogs and animals are excluded:
  - a. Pit Bulls, Doberman Pincers, Rottweilers, German Shepherds, Chows, Akitas, Bull Mastiffs, Stafford Shire Terriers (including a mixed breed which includes any of the above); or
  - b. Any dog known by breed to be vicious or any risk where previous dog bite history exists; or
  - c. Farm animals, or exotic or unusual pets, including but not limited to horses, cows, sheep, goats, chickens, snakes, etc.
- 33. Vacant dwellings. Risk must be occupied within 10 days of requested effective date. Please note that Occupancy Endorsement (form PM3) will be attached to all policies.
- 34. Applicants who have had any loss(es) in the past 36 months.
- 35. Risks participating in any State FAIR Plan or residual market pool, unless endorsement form PO39-CA (Difference in Conditions Endorsement) is attached to the Preferred HO-3 policy.
- 36. Seasonal or secondary properties or any property where the insured states they maintain two or more primary residences.
- 37. Risks with any business or illegal activity.
- 38. When a trust is listed as an Additional Insured, a trustee or beneficiary of the trust that conducts or engages in any activities on or related to the insured location for monetary gain or compensation is unacceptable.
- 39. Dwellings held for rent, in whole or in part.
- 40. Dwellings where space is rented in exchange for money, goods, or services to any other person for any purpose.
- 41. Risks with more than two non-pay cancellations with Pacific Specialty[PSIC] in a three-year period.
- 42. Risks with properties owned by well-known personality (i.e.: political, entertainer, sports, etc.).
- 43. Dwellings with an individual or private party listed as the first or primary lender.
- 44. Corporate or Business owned dwelling or any dwelling titled in a corporate or business name (this includes a Land Trust), except that the Named Insured can be a Limited Liability Corporation (LLC) if the Managing Member is listed as an Additional Insured.
- 45. Dwellings that have more than two mortgagees or lenders.

- 46. Dwellings purchased at, from or through foreclosure, bank or trustee sale are only acceptable if the insured provides a copy of the Uniform Residential Appraisal Report or equivalent to the producer and/or the Company as a part of the application. The Uniform Residential Appraisal Report or equivalent must include, at a minimum, detailed photographs of and a narrative describing the interior and exterior of the dwelling and the property to be insured. The producer must retain a copy of the report provided by the applicant to satisfy this requirement. Applicant and producer must confirm that the condition of the risk comports with all requirements of this Underwriting and Rate Guide. The policy deductible shown on the declarations page will be doubled in the event of a loss occurring within the first 90 days of the inception date of the policy (attach Endorsement PM29, Dwelling Purchased through Foreclosure).
- 47. Risks where the applicant has had foreclosure proceedings initiated against an owned property anytime within the last three (3) years.
- 48. A trust as a Named Insured (trusts should be listed as an Additional Insured).
- 49. A trust as an Additional Insured when the Named Insured is not a trustee or beneficiary.

# 14. OPTIONAL COVERAGES AND LIMITS

The following optional coverages and limits are available:

#### A. <u>Deductibles</u>

The following deductible options are available by adjusting the base premium as indicated below:

Deductible	Base Premium Adjustment
\$500	+3%
\$1,000	Base
\$1,500	-10%
\$2,500	-15%
\$5,000	-22%

For policies with a Coverage A limit above \$1,300,000:

- The deductible may be modified from the base deductible, in \$250 increments, by applying a 1% surcharge for each \$250 decrease in the deductible, or by applying a 1% credit for each \$250 increase in the deductible.
- The minimum deductible is \$1,000 and the maximum deductible is \$5,000
- For policies with a Coverage A limit from \$1,300,001 to \$2,000,000, the base deductible is \$2,000.
- For policies with a Coverage A limit from \$2,000,001 and above, the base deductible is \$2,500.

#### B. Extended Replacement Cost Coverage for Dwelling (Coverage A)

An additional coverage amount equal to 25% of the Coverage A limit will be provided for loss payments above the stated limits for the following charge:

Extended Replacement Cost Coverage		
Coverage Amount	Charge	
25%	6% of the basic premium	

ATTACH: Endorsement PO44, Extended Replacement Cost Coverage - 25%

#### C. Increased Other Structures (Coverage B)

The [basic] policy provides a limit of liability for Other Structures (Coverage B) equal to 10% of Coverage A. The Coverage B amount for other structures can be increased (up to a maximum of 70% of Coverage A) for the following additional premium:

Rate per T	housand	
\$2.50		

## D. Townhouses or Row Houses

An HO-3 policy can be written for a townhouse or row house when the Named Insured owns the structural components of the individual family unit and a firewall separates all units in the same building. The HO-3 policy will be endorsed to provide a sub-limit of \$50,000 for fire or smoke losses in the event there is no firewall between all individual family units in the building. Maximum of eight (8) individual family units per building. Only one individual family unit may be insured by any one HO-3 policy (i.e.: the entire building cannot be insured by one policy). Townhouse or row house rating factors apply.

A "firewall" is defined as a passive fire protection system that serves as a barrier between individual family units within the same building. The firewall must have a fire resistance rating of either one-hour or as required by the applicable building codes, whichever is greater.

ATTACH: Endorsement PO38, Townhouse or Row House Firewall Limit

#### E. <u>Unscheduled Personal Property (Coverage C) – ACV</u>

To reduce personal property coverage to Actual Cash Value (ACV) from replacement cost, reduce basic premium by 5%.

#### F. Increased Unscheduled Personal Property (Coverage C)

The policy provides a limit of liability for personal property (Coverage C) equal to 50% of Coverage A. The Coverage C amount for personal property can be increased (up to a maximum of 80% of Coverage A) for the following additional premium:

Rate per Thousand		
\$1.00		

#### G. Increased Unscheduled Jewelry & Silverware

The policy includes:

- 1. \$5,000 sublimit for theft of jewelry, watches, furs, and precious and semi-precious stones; and
- 2. \$5,000 sublimit for theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware.

For an additional charge of \$27, these limits, found in Section I – Coverage C – Special Limits of Liability items 5 and 7 of the policy, can be increased to 10,000 for unscheduled jewelry, and 10,000 for unscheduled silverware.

When increased special limits for Jewelry and Silverware are purchased, the policy Declarations page will show that these limits have been enhanced. However, these new limits do not increase the Coverage C limit of the policy.

ATTACH: Endorsement PO17-CA, Increased Unscheduled Jewelry and Silverware Limits

#### H. Optional Home Freezer Contents Coverage

For an additional charge of \$12.00, coverage may be purchased for loss to covered property stored in freezers/refrigerators for up to \$500 of coverage. This is additional coverage with no deductible applied.

ATTACH: Endorsement PO19, Home Freezer Contents Coverage

# I. Medical Payments to Others

\$1,000 in Medical Payments to Others coverage is included in the liability portion (Section 2) of the HO-3 policy. For an additional charge, the coverage can be increased.

Limit	Premium
\$1,000	Included
\$2,000	\$3
\$3,000	\$5
\$4,000	\$7

\$5,000 \$9

# J. Increased Unscheduled Property Used in Business (On Premises)

The policy includes a sublimit of \$5,000 for loss of Business Property. For an additional charge of \$25, this limit, found in Section I – Coverage C – Special Limits of Liability item 8 can be increased to \$7,500. When increased special limits for Business Property are purchased, the policy Declarations page will show that this limit has been enhanced. However, this new limit does not increase the Coverage C limit of the policy.

ATTACH: Endorsement PO28-CA, Increase Unscheduled Property Used in Business (On Premises)

# K. Optional Personal Liability Limits

The basic policy provides \$100,000 Personal Liability limits. Higher limits are available for the following additional premium amounts:

HO-3 Preferred		
Limit	Premium	
\$100,000	Base	
\$200,000	\$15	
\$300,000	\$25	
\$500,000	\$40	

#### L. Optional Animal Liability Limits For Acceptable Animals

Animal liability coverage is excluded on all policies with the attachment of Endorsement PM2, Animal Liability Exclusion. However, optional Limited Animal Liability coverage can be purchased, as indicated in the table below. See Endorsement PO14 for coverage details and limitations.

Limit	Premium
\$50,000	\$10
\$100,000	\$13
\$200,000	\$18
\$300,000	\$26
\$500,000	\$37

REMOVE: Endorsement PM2, Animal Liability Exclusion, if animal liability coverage is selected.

ATTACH: Endorsement PO14, Limited Animal Liability Coverage. Selected limit will appear on policy declarations page.

# M. Optional Personal Injury Coverage

Personal Injury Coverage can be added to the policy for a \$13.00 premium charge.

ATTACH: Endorsement PO8, Personal Injury Coverage

# N. Other Insured Location Occupied by Insured – Coverage E

Coverage E (Personal Liability) can be extended to another location occupied by the Named Insured, for the following additional premium:

Limit per Occurrence*	Premium
\$100,000	\$8.00
\$300,000	\$10.00
\$500,000	\$12.00

\*<u>Note</u>: Selected limit cannot exceed Coverage E limit.

## O. Enhanced Mortgagee Clause (438BFU)

The enhanced mortgagee clause can be attached to the policy for a \$10.00 premium charge.

ATTACH: Endorsement 438BFU, Lender's Loss Payable Endorsement

#### Q. Earthquake (Coverage H)

Earthquake coverage can be added for the following additional premium:

Coverage H - Earthquake		
Zone 1 Zone 2		
Wood Frame/ Stucco	\$8 per \$1k	\$6 per \$1k
Wood Frame/ Stucco Masonry	\$12 per \$1k	\$10 per \$1k

Earthquake Zones are as follows:

	Counties
Zone 1	All counties not listed in Zone 2
Zone 2	Amador, Butte, Calavaras, Colusa, El Dorado, Fresno, Glenn, Kings, Lassen, Madera, Merced, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sikiyou, Stanislaus, Sutter, Tehema, Trinity, Toulumne, Tulare, Yolo, Yuba

A 10% deductible applies separately to damage to dwelling, other structures, and personal property. There is no deductible for loss of use. The amount of coverage purchased must exceed \$10,000.

ATTACH: Endorsement NY05, Homeowners Earthquake Endorsement

#### **R. Superior Home Protection Package**

The Superior Home Protection Package broadens and adds several coverages. Specifically, this endorsement packages the following:

- 1. Coverage D (Loss of Use) is extended to cover power interruption caused by an insured peril which makes the residence premises uninhabitable;
- 2. Broadened tree debris removal coverage;
- 3. The Fire Department Service Charge is increased to \$750;
- 4. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage is increased from \$500 to \$3,000;
- A limit of \$5,000 of the policy's Coverage C (Personal Property) coverage is extended to cover damage to property while away from the residence premises due to flood, earthquake, landslide, or collision or overturn of the conveyance in which your property is carried; and
- 6. Lock Replacement Coverage with a limit of \$250 is added.

This coverage can be added to any policy for an additional charge of: \$29.

ATTACH: Endorsement PO41, Superior Home Protection Package

#### S. Trusts, LLC's and Additional Insureds

A policy may be issued in the name of a Limited Liability Corporation (LLC), provided that the Managing Member is listed as an Additional Insured. No other type of business or corporation can be listed as a Named Insured, including trusts.

Trusts can only be listed as an Additional Insured and require that a trustee or beneficiary of the trust be the Named Insured.

Other persons or organizations with an insurable interest in the property can be listed as an Additional Insured.

Please note the following endorsements apply to all policies and limit coverage for legal entities and persons or organization listed as an Additional Insured to the residence premises. There is no charge for either coverage.

ATTACH: Endorsement PM27, Additional Insured – Property Policies Endorsement PM28, Property Held By Legal Entity

#### T. Identity Theft Coverage

For an additional charge of \$25, Identity Theft Coverage can be added to the policy. This coverage offers \$25,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to resolution services from a consumer fraud specialist who assists in the process of restoring the insured's identity from first call to crisis resolution. No deductible applies to this coverage.

ATTACH: Endorsement PO42, Identity Theft Expense and Resolution Services Coverage

For an additional charge of \$40, Identity Theft with ID Alert Coverage can be added to the policy. This coverage offers the same benefits of Identity Theft Coverage plus ID Alert which provides a monthly proactive National Database screening and notification by phone or email of possible fraud of an insured that has provided Name, Address and Social Security Number.

ATTACH: Endorsement PO43, Identity Theft Expense and Resolution Services Coverage (with ID Alert)

#### U. Optional Water Backup Coverage

All policies exclude coverage for water that backs up through a sewer or drain. This coverage can be added with a limit of \$2,500 or \$5,000 for the charge indicated below.

Water Backup Limit	Charge
\$2,500	\$50
\$5,000	\$85

ATTACH: Endorsement PO40, Water Backup Coverage

#### V. Optional Personal Computer Equipment Coverage

All policy forms include a \$5,000 sub-limit (see Special Limits in policy) for computers and electronic data processing equipment. For an additional charge, this limit can be increased using the rates indicated below.

Unlike the Special Limits of Liability included in the policy, this is additional coverage with no deductible applied.

	Preferred HO-3	
Coverage	Limit	Rate
Personal Computer	\$5,001 -	\$25 + \$1.00 per \$100 in
System	\$10,000	coverage
Personal Computer	\$5,001 -	\$25 + \$1.00 per \$100 in
Programs	\$10,000	coverage
Data re-creation	\$2,000	\$10

ATTACH: Endorsement PO18-CA, Personal Computer Equipment Coverage

# 15. PREMIUM CREDITS AND SURCHARGES

The maximum total premium credit that can be applied to any policy is 60%. All credits must be computed from basic premium and all surcharges must be computed from the base premium, unless stated otherwise.

# A. Multi-Policy Discount

If the insured has another in force personal or commercial lines policy with Pacific Specialty Insurance Company, any affiliate, or a private passenger auto policy (car, truck, or SUV only) with the same producer a premium credit will be allowed. This credit will apply to the basic premium for the policy. This credit will be discontinued if/when the other policy(ies) lapse. Only one credit for the highest qualifying discount level, as identified below, can be applied to the policy at any time.

Discount Level	Other Policy Type	Credit
Level I	Private passenger auto with the same producer	5%
Level II	Any personal or commercial lines policy with Pacific Specialty[PSIC] or any affiliate.	15%

#### B. Retirement Community Discount

If the risk is located in a gated community where, as a condition of ownership or occupancy, the owner/tenant must be at least 55 years of age or older, a 20% discount is applied to the basic premium. To qualify for this discount, the Named Insured on the policy to be issued by Pacific Specialty[PSIC] must be 55 years of age or older.

Please note that renewal risks with the Retirement Community Discount applied and a new business inception date prior to February 10, 2011 are not required to be located in a gated retirement community to receive this discount. However, these risks must still meet all other conditions noted in this section to qualify for this discount.

# C. Gated Community Discount

If the risk is located in a gated community or neighborhood where access is restricted and controlled for residents by powered gates, a 5% discount is applied to the basic premium. To qualify, the risk cannot also have the Retirement Community Discount (see item B in this Section) applied. In addition, the gate(s) that provide access to the community or neighborhood must be operating.

#### D. Newly Acquired Home Discount

If the insured dwelling is newly purchased by the Named Insured, a 5% discount will be applied to the basic premium for the first year of the policy. This discount will be reduced to 4% at the first policy renewal, 3% at the second policy renewal, and will be removed thereafter. To qualify for the discount, the effective date of the Pacific Specialty policy must be within 60 days from the closing date of the insured's purchase of the dwelling.

# E. Age of Home Rating Plan

The following credits or surcharges are applied based on the age of the home to be insured.

Age of Home (Years)	Credit/Surcharge
0	-35%
1	-31%
2	-29%
3-4	-24%
5-6	-22%
7-8	-20%
9-10	-17%
11-12	-15%
13-14	-13%
15	-12%
16	-10%
17	-8%
18	-5%
19	-3%
20	0%
21	2%
22	4%
23	6%
24	8%
25-30	10%
31-41	8%
42-54	5%
55-62	7%
63-90	10%
91-100	15%
100+	25%

# F. <u>Tile Roof Credit</u>

If the insured dwelling has a tile roof in good condition, a 5% credit to the basic premium will be applied.

# G. Difference in Conditions Endorsement

When attached, this endorsement must be signed by the applicant and attached to the homeowners application. The endorsement eliminates all coverage for loss due to the following perils:

- a. Fire and Lightning
- b. Wind and Hail
- c. Explosion
- d. Riot and Civil Commotion
- e. Vandalism and Malicious Mischief
- f. Aircraft
- g. Smoke
- h. Removal (loss as a result of the above mentioned perils)

Reduce Basic Premium
20%

ATTACH: Endorsement PO39-CA, Difference In Conditions Endorsement for California Preferred HO-3 Policies

#### H. Non-Copper Plumbing Surcharge

The Non-Copper Plumbing Surcharge is applied to dwellings with galvanized steel, cross-linked polyethylene (PEX), or polyvinyl chloride (PVC) plumbing systems. If the dwelling has a plumbing system other than copper, galvanized steel, PEX, or PVC the Water Damage Exclusion for Plumbing (Form PM6) will be attached and no surcharge will apply. If the dwelling has a copper plumbing system the Copper Plumbing Agreement (Form PM7) will be attached and no surcharge will apply. Please see the chart below:

Plumbing Endorsements		
Plumbing Type	Endorsement Attached	Surcharge Included
Copper	PM7	No
Galvanized Steel	No Endorsement	Yes
PVC	No Endorsement	Yes
PEX	No Endorsement	Yes
Other plumbing	PM6	No

Age of Plumbing	Surcharge
1 – 10 years	0%
11 – 20 years	2%
21 – 30 years	4%
31 – 40 years	6%
41 – 50 years	8%
51+ years	10%

ATTACH: Endorsement PM7, Copper Plumbing Agreement (if plumbing is copper, Non-Copper plumbing surcharge will not be applied); or

Endorsement PM6, Water Damage Exclusion for Plumbing (if plumbing is not copper, galvanized steel, PEX, or PVC, Non-Copper plumbing surcharge will not be applied)

#### I. Central Alarm Service

Central Alarm Service\*:

- Burglary Only: 5% Credit
- Fire Only: 5% Credit
- BOTH: 10% Credit

To qualify for this credit, the alarm must be a full perimeter or motion detecting system connected to a remote 24-hour central station service, or police and fire department. The credit is applied to the total premium for Coverages A (Dwelling), B (Other Structures) and C (Unscheduled Personal Property).

#### J. Homes With Less Than A 3-Foot Setback From Property Line (Row Houses included)

20% surcharge applied to the basic premium. This rule applies to row houses if the entire building is less than 3 ft setback from the property line.

# 16. SCHEDULED PERSONAL PROPERTY

Coverage for Scheduled Personal Property can be provided against all risks of direct physical loss, with certain exceptions or exclusions. Complete descriptions must be given.

# **General Underwriting Guidelines:**

- This coverage can be added mid-term, as long as any appraisal of the property required by the binding requirements below is conducted within 30 days of binding coverage, or a receipt is provided showing the property was acquired within 30-days of binding coverage.
- Evidence of the property being insured without lapse by another admitted insurer (ie: scheduled on a residential property insurance policy or insured on personal property floater) during the last 3-months is sufficient evidence to satisfy appraisal and receipt requirements noted herein.
- Total agency binding limit (per schedule): \$100,000
- Minimum Premium: \$50
- Any scheduled item exceeding the reference *Limit Per Item* must be submitted for underwriter approval.
- Any total schedule exceeding \$100,000 must be submitted for underwriter approval.
- Property which is not eligible for coverage:
  - 1. Property held by merchants or dealers.
  - 2. Property held by or on loan to museums, art galleries, or art institutions
  - 3. Items used in the insured's business(es) or profession(s).

# A. Jewelry (Limit per Item: \$25,000; Total Limit: \$100,000)

Individually owned personal jewelry, defined as articles of personal adornment composed in whole or part of silver, gold, platinum, or other precious metals and alloys, whether or not containing pearls, jewels, precious or semi-precious stones.

Rate per \$100	
Los Angeles County &	Remainder of
Palm Springs	State
\$2.25	\$1.75

# Binding Requirements:

- We do not insure loose stones as they are easily lost or misplaced. We will not write damaged or chipped stones.
- An "adequate description" must contain information typically found on an appraisal (i.e. weight, mounting, distinguishing characteristics, characteristics of the stones, serial numbers, etc.)
- An "adequate appraisal" must be dated and signed by a licensed or certified appraiser and show the "Four C's" (Carat, Cut, Color, Clarity) by scale. Appraisals on all items must have been made within the last 30 days and required for all items over \$2,500.
- Verification of where the item is kept when not worn and how often the item is worn is required.
- If jewelry contains "soft stones", before binding you must determine that they are being properly maintained. Soft stones are defined as gemstones rated on the hardness scale 8 or less; Amethyst, Opal, Turquoise and Pearl.

# B. Furs (Limit per Item: \$7,500; Total Limit: \$15,000)

Rate per S	5100
Los Angeles County &	Remainder of
Palm Springs	State
\$1.94	\$0.86

# **Binding Requirements:**

- We will not schedule damaged or deteriorating furs.
- A "descriptive appraisal" which must include the type of fur, length, color, origin and value. Appraisals on furs are often inflated. We require a sales slip noting the purchase price, if the item was purchased within the last three years. If the item was purchased over three years ago, we will accept an appraisal from a qualified appraiser.
- Verification of where the item is stored.

# C. Cameras (Limit per Item: \$2,500; Total Limit: \$15,000)

Cameras, projection machines, films, sound equipment, binoculars, telescopes, microscopes, etc., not utilized for professional purposes:

Rate per \$100
\$1.75

#### **Binding Requirements:**

- Description of camera items must include make, model numbers and serial numbers.
- Lens descriptions must include make, "F" stop and focal length.
- D. <u>Musical Instruments</u> (Limit per Item: \$7,500; Total Limit: \$15,000) Not utilized for professional purposes

Rate	per	\$100		
\$0.50				

#### **Binding Requirements:**

- Description of musical instruments must include make, model numbers and serial numbers, if any.
- We prefer a sales slip noting the purchase price if the item was purchased within last three years.
- If the item was purchased over three years ago, we will accept an appraisal from a qualified appraiser.

#### E. Silverware (Limit per Item: \$2,500; Total Limit: \$15,000)

Silverware, silver-plated ware, goldware, gold-plated ware and pewterware.

Rate per \$100				
\$0.50				

#### **Binding Requirements:**

- We require sales receipts or documentation of value within the last three years or an itemized manufacturer's listing showing brand, pattern, price and description.
- F. Golfer's Equipment (Limit per Item: \$2,000; Total Limit: \$5,000)

Rate	per	\$100
\$	1.4	0

# **Binding Requirements:**

- Documentation of value within the last three years.
- Description of items must include make, model numbers and serial numbers, if any, as well as distinguishing characteristics.
- We prefer a sales slip noting the purchase prices.

# G. Fine Arts (Limit per Item: \$10,000; Total Limit: \$50,000)

Paintings, etchings, pictures, tapestries, art glass windows, fine china and other bonafide works of art (such as valuable rugs and statuary) or rarity, historical value or artistic merit.

Rate per \$100			
\$0.30			

# BREAKAGE COVERAGE NOT AVAILABLE

#### **Binding Requirements:**

- Documentation of value within last three years.
- We do not provide breakage coverage.
- Appraisals on Oriental rugs and tapestries are often inflated. We prefer a sales slip noting the purchase price if the item was purchased within the last three years.
- If the item was purchased over three years ago, we will accept a current (not more than 30 days old) appraisal from a licensed or certified appraiser.

• For any individual piece of fine art valued at \$20,000 or more, verification is required on where the item is kept and that an alarm is connected to the item or the premises where the item is stored.

# H. Postage Stamps (Limit per Item: \$1,000; Total Limit: \$5,000)

Rate per \$100				
\$0.50				

#### **Binding Requirements:**

- Description of items must include year of issue, condition, denomination and place or origin.
- We prefer sales slip noting the purchase price.

#### I. Rare and Current Coins (Limit per Item: \$1,000; Total Limit: \$5,000)

Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property including albums, containers and display cabinets in use with collections.

Rate per \$100		
\$2.69		

#### **Binding Requirements:**

- Description of item must include year of issue, condition, denomination and place of origin.
- We prefer a sales slip noting the purchase price.

#### J. Firearms (Limit per Item: \$2,000; Total Limit: \$5,000)

	Rate	per	\$100		
\$4.50					

#### **Binding Requirements:**

- We require complete Underwriting information on the insured, including occupation, place of employment, where item is kept, and who in the household has access and training.
- A description must include year manufactured, make, model, serial number, caliber, barrel length, etc.

# Property which is not eligible for coverage:

- a. Property held by merchants or dealers.
- b. Property on loan.
- c. Items used in the insured's business(es) or professions(s).

# 17. CHANGES ON POLICY

Coverages and limits (above the minimum) may be increased or decreased, added or deleted, during the term of the policy. Additional or return premium shall be computed on a pro rata basis. Contact your producer or Pacific Specialty to make changes to your policy.

# 18. CANCELLATION OF INSURANCE

- A. It is not permissible to cancel any of the mandatory coverages provided unless the entire policy is canceled. For a homeowners policy, Coverage A, B, C, D, E and F are mandatory.
- B. If the policy is canceled at the request of either the insured or the company, the return premium shall be 100% of the pro rata unearned premium.

#### 19. TRANSFER OR ASSIGNMENT

- A. Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements and there is no change in ownership.
- B. Assignment of insurance under the policy is not allowed.

Transfers are subject to any necessary adjustment(s) of premium.

#### 20. TERRITORIAL ZONES

This program utilizes territories, generally defined as follows:

Territory	City/County
7	San Francisco County
9	Los Angeles County II
30	City of San Jose
31	Santa Clara County
32	San Mateo County
33	Contra Costa County
34	Marin County
35	Sonoma County
36	Monterey, San Luis Obispo I, Santa Cruz
37	Del Norte, Humboldt, Mendocino, Napa, Solano I
38	City of Sacramento
39	Placer, Sacramento, Yolo Counties
40	City of Fresno
41	Fresno County
42	San Joaquin County
43	Stanislaus County
44	Kern County
45	All Other
46	City of San Diego
47	San Diego County I
48	Orange County
49	Santa Barbara I, Ventura I Counties
50	Riverside I, San Bernardino I Counties
51	Santa Barbara II & Ventura II Counties
52	Riverside II, San Bernardino II Counties
53	San Diego County II
54	City of Berkeley, City of Oakland
55	Alameda County
56	City of Los Angeles
57	City of Long Beach
58	Los Angeles County I

# 21. CONSTRUCTION CLASSIFICATIONS

# A. Frame

A dwelling with exterior walls of combustible construction (including walls with metal, stucco or metal lath and plaster on combustible supports) is classified as frame.

# B. Masonry / Veneer

Masonry: A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile or other masonry materials is classified as masonry.
 Masonry Veneer: A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

# C. Mixed Construction

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 51% of the total wall area.

# 22. FIRE PROTECTION DEFINITIONS

The Protection Class listings in the Public Classification Manual apply to risks insured under this program.

- A. In a municipality or other classified area where a single classification number is shown, use that classification number for all properties located in that classified area.
- B. In a classified area where two or more classification numbers are shown (e.g. 6/9), the applicable classification number is determined based on the distance to a responding fire station and the distance to a fire hydrant.
  - 1. For properties located five road miles or less from a responding fire station and within 1,000 feet of a fire hydrant, use the first protection class shown (e.g. 6/9, use class 6).
  - 2. For properties located five road miles or less from a responding fire station and beyond 1,000 feet of a fire hydrant, use class 9.
  - 3. For properties located more than 5 road miles from a responding fire station, use class 10.
- C. In a classified area serviced by a subscription-type fire department, use class 10 for properties that do not subscribe.
- D. Use class 10 for all properties not classified.

# 23. FORMS

		COVERAGE FORMS					
Form Number	Edition	Title	Source	Program Applicability	(M)andatory / (O)ptional	(D)ynamic / (S)tatic	Program Code
CA HO-3(P)	Ed. 1	California Preferred Homeowners Policy	PSIC	HO-3	М	S	G
				-	-		
		ENDORSEMENTS					
Form Number	Edition	Title	Source	Program Applicability	(M)andatory / (O)ptional	(D)ynamic / (S)tatic	Coverage Code
438BFU	Ed. 2	Lender's Loss Payable Endorsement	PSIC	HO-3	0	S	U
CAM1	Ed. 1	Registered Domestic Partner Coverage	PSIC	HO-3	М	S	
HO-90	(9-84)	Workers' Compensation	PSIC	HO-3	М	S	
NM-CA-MEPL	(04/02)	Mold Exclusion	PSIC	HO-3	М	S	
NM-CA-PO1	(11/01)	Pathogenic Organisms Exclusion	PSIC	HO-3	M	S	
NM-CA-TW1	(05/02)	Terrorism & War Exclusion	PSIC	HO-3	M	S	
NY05	Ed. 1	Homeowners Earthquake Endorsement	PSIC	HO-3	0	S	Н
NY07		Mortgage Clause	PSIC	HO-3	M	S	
NYM1		Your Privacy and Its Protection	PSIC	HO-3	M	S	
PM2	Ed. 2	Animal Liability Exclusion	PSIC	HO-3	0	S	E1E
PM3	Ed. 2	Occupancy Endorsement (Primary Residence Only)	PSIC	HO-3	M	S	
PM4	Ed. 1	Satellite Dish Exclusion	PSIC	HO-3	M	S	
PM5	Ed. 1	Roof for Fire and Lightning Only Endorsement	PSIC	HO-3	0	S	Х
PM6	Ed. 2	Water Damage Exclusion	PSIC	HO-3	0	S	PM6
PM7	Ed. 1	Copper Plumbing Agreement	PSIC	HO-3	0	S	PM7
PM11	Ed. 3	Increased Deductible for Loss or Damage Caused by Tenants	PSIC	HO-3	M	S	
PM17	Ed. 1	Loss Settlement Provisions for California Residential Property Policies	PSIC	HO-3	M	S	
PM18	Ed. 1	Trampoline Exclusion	PSIC	HO-3	М	S	
PM19	Ed. 1	Swimming Pool Diving Board and Slide Exclusion	PSIC	HO-3	М	S	
PM27	Ed. 1	Additional Insured - Property Policies	PSIC	HO-3	0	S	AI
PM28	Ed. 1	Property Held By Legal Entity	PSIC	HO-3	0	S	LLC
PM29	Ed. 1	Dwelling Purchased Through Foreclosure	PSIC	HO-3	0	S	PTF
PO5-HO	Ed. 1	Personal Property Replacement Cost	PSIC	HO-3	0	S	C1
PO6	Ed. 1	Scheduled Personal Property	PSIC	HO-3	0	S	C5
PO8	Ed. 2	Personal Injury	PSIC	HO-3	0	S	E2
PO9	Ed. 2	Premises Burglary or Fire Alarm System	PSIC	HO-3	0	S	CR1/CR
PO14	Ed. 1	Limited Animal Liability Coverage	PSIC	HO-3	0	S	E1
PO16	Ed. 1	Ordinance or Law Coverage	PSIC	HO-3	0	S	A2
PO17-CA	Ed. 2	Increased Unscheduled Jewelry and Silverware Limits	PSIC	HO-3	0	S	C2
PO18-CA	Ed. 1	Increased Unscheduled Computer Equipment Limit	PSIC	HO-3	0	S S	C3
PO18-CA PO19	Ed. 2 Ed. 1	Personal Computer Equipment Coverage	PSIC PSIC	HO-3 HO-3	0	S	C3A C4
	-	Home Freezer Contents Coverage			-	-	-
PO28-CA PO38	Ed. 2 Ed. 1	Increased Unscheduled Property Used In Business (On Premises) Townhouse Firewall Limit	PSIC PSIC	HO-3 HO-3	0	S S	C6 AFW
PO38 PO39-CA	Ed. 1 Ed. 1	Difference in Conditions for California Preferred HO-3 Policies	PSIC	HO-3 HO-3	0	S S	DIC
PO39-CA PO40	Ed. 1 Ed. 1	Optional Water Backup Coverage	PSIC	HO-3 HO-3	0	S	A6
PO40 PO41	Ed. 1 Ed. 1	Superior Home Protection Package	PSIC	HO-3 HO-3	0	S	A6 D1
PO41 PO42	Ed. 1 Ed. 1	Identity Theft Coverage	PSIC	HO-3 HO-3	0	S	D1  1
PO42 PO43	Ed. 1 Ed.1	Identity Theft Coverage With ID Alert	PSIC	HO-3 HO-3	0	<u> </u>	11
P043 P044	Ed. 1	Extended Replacement Cost Coverage - 125%	PSIC	HO-3 HO-3	0	S S	A1
FU44	EU. I	Extended Replacement COSt Coverage - 120%	F310	п <b>0-</b> 3	0	3	AI
		UNDERWRITING FORM	S				
Form Number	Edition	Title	Source	Program Applicability	(M)andatory / (O)ptional	(D)ynamic / (S)tatic	Condition
PU1	Ed. 1	Wood Burning Stove Inspection Report	PSIC	HO-3	0	D	Cvg = N
PU4	Ed. 1	Age of Roof Disclosure - 15 Years	PSIC	HO-3	0	D	Age > 15
PU6	Ed. 1	Older Home Questionnaire - 76 Years	PSIC	HO-3	0	D	Age > 75