

AEGIS SECURITY INSURANCE COMPANY
HO-3, HO-4, HO-6 Program Highlights

Program Highlights

- è Year Built 1901 and newer (HO-3)
- è Year Built 1930 and newer (HO-4 & HO-6)
- è Updates needed for homes built over 35 years old. Old Home Questionnaire required.
- è Coverage A \$80,000 to \$750,000 (HO-3)
- è Coverage C \$15,000 to \$250,000 (HO-4)
- è Coverage C \$20,000 to \$250,000 (HO-6)
- è Protection Class 1-8 (HO-3)
- è Protection Class 1-7 (HO-4 & HO-6)
- è Up to 3 losses; No more than 2 may be water or theft (HO-3)
- è 2 losses not similar in nature (HO-6); 1 loss (HO-4)
- è Broad range of deductibles:
 - o \$1,000
 - o \$1,500
 - o \$2,500
 - o \$5,000 (\$3,500 and \$5,000 n/a for HO-4 or HO-6)

Dwelling Replacement Cost (HO-3)

- è Homes placed in the Ultima, Prima, Advantage, Select and Vintage tiers receive Modified Replacement Cost up to 150% of Coverage A.
- è Homes built prior to 1930, receive Modified Functional Replacement Cost coverage up to the Coverage A limit.

Other

- è Ordinance and Law. 10% included in the policy. This limit may be increased up to 15% or 40%.
- è Replacement Cost Contents. Coverage C is increased to 70% of Coverage A.
- è Personal Injury. May be added for a premium.
- è Animal Liability. \$50,000 Coverage may be added for a premium. No prior dog bites.
- è Brush Hazard. 1250 ft minimum clearance in Los Angeles, Ventura and Santa Barbara counties. 500 ft in all other counties. 2500 ft for dwelling with a wood shake roof.

HO-3/6 Credits

- è EFT – 2% credit applies to annual premium for payment received insured EFT.
- è New Home – 0-5 yrs = 15%, 6-10 yrs – 10%, 11-15 yrs – 5% (HO-3 only)
- è Mature Homeowner (50 or older) – 10%
- è Homeownership(owned home 3 yrs or more) – 3% or 5%
- è Tile Roof – 5%
- è Multi-Policy – 15%
- è Newly Purchased Home – 5%
- è Married – 2%

HO-4 Credits

- è Married – 2%

- è EFT – 2%
- è Mature Tenant in Adult Complex (50 and older in complex restricted to 50 and older) – 10%
- è Claim Free Loss – 5% (at least 2 yrs continuously occupied and claim free by insured)

Miscellaneous

- è \$1,000 Water Deductible
- è Limited Water Damage Coverage (optional endorsement; 5% of Coverage A)
- è \$2,500 Mold Sublimit

Other

- è Binding: Acceptable/Eligible risks may be bound. Applications must be received by Cabrillo within 10 days of the effective date.
- è Replacement Cost Estimator requested with the application. On-line cost estimator.
- è Direct Bill
- è Down Payment required for all policies
- è Mortgagee Bill – no down payment required. We will bill the lender for the annual premium.
- è Photos requested on homes 35 years or older, or risks located in Mountain Communities. Photos may be emailed to PropertyDept@Cabrillogen.com.

CONTACT INFORMATION

Available – On Line Quote Requests at www.gocabrillo.com

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