



License #0G98504

## **California Mutual HO-3 Program Highlights**

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### **Program Highlights**

- ◆ Year built – 35 years & newer eligible
- ◆ \$850,000 Coverage A maximum
- ◆ \$500,000 liability coverage available
- ◆ 150% Replacement Cost - Dwelling
- ◆ 2500 ft from brush; 500 ft tile roof
- ◆ 1 loss allowed; more than 1 loss in prior 3 years – submit for approval.
- ◆ Protection Class 1-6
- ◆ Ordinance & Law coverage included
- ◆ Personal Injury coverage available
- ◆ Identity Fraud coverage included
- ◆ Single family dwellings only; no sharing of common wall allowed
- ◆ Replacement Cost Composite endorsement - Coverage C - 70% and Coverage E - 40%

### **Available Credits**

- ◆ New Home: 1<sup>st</sup> yr - 25%; 2<sup>nd</sup> – 22%, 3<sup>rd</sup> – 19%, 4<sup>th</sup> – 16%, 5<sup>th</sup> – 13%, 6<sup>th</sup> – 10%, 7<sup>th</sup> – 7%, 8<sup>th</sup> yr – 4%
- ◆ New Loan credit: 1<sup>st</sup> yr – 10%, 2<sup>nd</sup> yr – 7%
- ◆ Non Flammable roof credit: 5%
- ◆ Claim Free 3 yrs: 10%
- ◆ Gated Community: manned – 12%; unmanned – 7%

### **Other**

- ◆ Payment Options: Full, 2 pay, 4 pay
- ◆ Additional Residence rented to Others – Section II coverage available
- ◆ Personal Property scheduling available
- ◆ Rates on FSC
- ◆ Submit application at [www.cabrillopac.com](http://www.cabrillopac.com), click on Cal Mutual icon.

Underwriting Dept 1.800.681.2045 ext. 795