

CABRILLO GENERAL INSURANCE AGENCY, INC.
License # 0D21158

California Mutual
HO-3 Program Highlights

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- ◆ 1-7 year old homes
- ◆ \$750,000 Coverage A maximum
- ◆ \$500,000 liability coverage available
- ◆ \$150% Replacement Cost
- ◆ 2500 ft from brush; 500 ft tile roof
- ◆ 1 loss allowed in past 3 years
- ◆ Protection Class 1-7
- ◆ Ordinance & Law included
- ◆ Personal Injury by endorsement
- ◆ Identity Fraud Coverage included
- ◆ Single family dwellings only; no sharing of common wall allowed
- ◆ Replacement Cost Composite endorsement increases Coverage C to 70% and Coverage D to 40%

Credits

- ◆ New Home credit: 1st yrs – 20%; 2yr – 17%, 3rd yr – 14%, 4th yr – 11%, 5th yr – 8%, 6th yr – 5%, 7th yr – 2%
- ◆ New Loan credit – 1st yr – 10%, 2nd 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; bind risk thru www.cabrillogen.com, Cal Mutual icon.

Contact Underwriter, Judy Wiegand @ 1.800.681.2045, ext. 274 or Gabi Martinez, ext. 202