

CABRILLO GENERAL Programs FSC Rating Tips

CABRILLO'S AVAILABLE PROGRAMS ON FSC

1. [Cabrillo Aegis Security HO-3, DP-3, HO-4, HO-5, HO-6, DP-1](#)
2. [Cabrillo Aegis Mature Homeowner HO-3](#) – this option is the same program as **Aegis Security HO-3, with one exception**. This premium includes the Mature Owner credit, so only Named Insured's 50 or older are eligible for this program.
3. [Cabrillo Aegis Mature Homeowner HO-6](#) – this option is the same program as **Aegis Security HO-6, with one exception**. The premium quoted includes the Mature Owner credit, so only Named Insured's 50 or older are eligible for this program.
4. [Cabrillo American Reliable HO-3, DP-3, HO-4, Mobile Home](#)
5. [Cabrillo California Mutual HO-3](#)
6. [Cabrillo Aegis Travel Club HO-3](#)

Aegis – Available Credits

- **Homeownership Credit** (All programs except DP-3 and HO-4) - Applies if the client has owned their current home for 3 yrs or longer. Type # of yrs in Prior Insurance Years field.
- **Senior Citizen Credit** (All programs except DP-3 and HO-4) - Applies if at least one of the insured's is 50 Years or older. Under Optional coverages, Credits & Adjustments, in the Senior Citizen tab, type in the insured's age.
- **Marriage Credit** – (All programs except DP-1) - Give the discount by clicking on the Marriage Credit box under Optional Coverage's.
- **Claim Free Loss Credit** (HO-4 only) – Applies if insured has lived continuously in the same dwelling for at least 2 years loss free. List 2 years or more in Prior Insurance Years field.
- **Tile Roof Credit** – (All programs, except DP-1) Applies if dwelling has a tile, slate or metal roof.
- **Multi-Policy Credit** – (All programs, except DP-1 and DP-3) Applies if named insured has a least one in force policy along with another in force policy. Under 'Other Insurance' mark box besides Cabrillo.
- **Newly Purchased Home Credit** (HO-3 and HO-6 only) – Applies if effective date of policy within 30 days of home purchase. Under Optional coverage, mark 'Newly Home purchase' box, and type '1' for 'Months since purchase'.

Aegis Travel Club – Credit

- **Tile/Slate/Metal Roof Credit** – Under General/Roof type – Select Tile, Slate, or Metal roof.

California Mutual - Credits

- **New Loan Credit** – Under Optional Coverage's – Credits/Adjustments. If risk is a new purchase with a new loan, put a "1" in the field.
- **Gated Community Credit** – Under Optional Coverage's – Credits/Adjustments. For unmanned or manned gated communities. Check box.
- **Non Flammable Roof Credit** – Under General/Roof type – Select Tile, Slate, or Concrete.
- **Increase Contents to 70% of Cov A and ALE to 40 %** - Under Optional Coverage's, Package Endorsements, Cabrillo Replacement Cost Composite, mark box.

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American Reliable – Credits

- **Multi-Section credit (MH Only)** - Under risk tab, mark trailer length as 'double-wide'.
- **Preferred Park credit (MH Only)** – Under risk tab, mark Mobile home park box, enter at least 51 units for # of Homes in Park, mark boxes for complete fencing, off street parking, Resident manager, Security guard, and skirting requirement.
- **Claim Free credit (MH Only)** – under General tab, type in number of years insured has been claim free, in Prior Insurance Years box.
- **Senior Citizen Credit (MH Only)** – If insured over 50, under Optional Coverage, Senior Citizen Credit, type in 50 or older.
- **Claim Free (HO-4 Only)** – Under Prior Insurance Years field, type in number of years insured claim free. 1-2 yrs – 10%, 3 yrs or more – 20%

Surcharges – Aegis HO3, DP3 and DP1, Aegis Travel Club, California Mutual, American Reliable

- **Supplemental Heating Surcharge** – Make sure to click the Wood Stove field under Optional Coverages, Misc. Endorsements.
- **Non-Copper Plumbing Surcharge** - Click on the Non-Copper field under the Risks tab to apply the surcharge. Applies to galvanized or Polybutylene piping.
- **Wood shake Roof Surcharge** – click on Roof Type option under the “General” tab to select wood shake.

