

CABRILLO PACIFIC INSURANCE SERVICES, LLC

FSC Program Rating Tips

CABRILLO'S AVAILABLE PROGRAMS ON FSC

1. Cabrillo Aegis Security HO-2, HO-3, HO-4 Gold, HO-4 Silver, HO-6, DP-3, DP-1
2. Cabrillo California Mutual HO-3

Aegis – FSC Credits

- **Homeownership** - (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 or under 'Risk' tab type in insured's age.
- **Newly Purchased Home** - (HO-2, 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'.
- **Senior Citizen** - (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, either under the 'Risk' tab or 'Credits & Adjustments' tab, type in the insured's age.
- **Marriage** – (All programs except DP-1 & DP-3) - Give the discount by clicking on the Marriage Credit box under Optional Coverage's.
- **Tile Roof** – (All programs except DP-1 & DP-3) Applies if dwelling has a tile, slate or metal roof. Only applies to homes or townhouse for the HO-4 program.
- **Multi-Policy** – (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.
- **Mature Tenant** - (HO-4 only) Applies if the renter is 50 years of age or older. Under the 'Risk' tab type in the insured's age.
- **Claim Free Loss** - (HO-4 only) Applies if insured has lived continuously in the same dwelling for at least 2 years loss free. Under the 'Risk' tab type in the 'date rented' in the Date rented field.
- **Transfer** - (HO-2, HO-3 & HO-4 only) - Must be an approved book roll. Under Optional Coverage, Credit & Adjustment tab, click Transfer credit box.

Aegis – FSC Surcharges

- **Supplemental Heating** – Make sure to click the Wood Stove field under Optional Coverage, Misc. Endorsements.
- **Non-Copper Plumbing** - Click on the Non-Copper field under the Risks tab to apply the surcharge. Applies to galvanized or Polybutylene piping.
- **Wood shake Roof** – Click on Roof Type option under the "General" tab to select wood shake.
- **Co-Habitation** (HO-4 only) – Click on Optional Coverage, Misc endorsements, type in the number of Co-Habitants.
- **Additional Family Members** (HO-4 only) – Click on Optional Coverage, Misc endorsements, type in the number of Additional Family Members.

California Mutual – FSC Credits

- **New Loan** – Under Optional Coverage's – Credits/Adjustments. If risk is a new purchase with a new loan, put a "1" in the Mortgage Age field.
- **Gated Community** – Under Optional Coverage's – Credits/Adjustments. For unmanned or manned gated communities. Check box.
- **Non Flammable Roof** – 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.

