



**Lloyd's Excess & Surplus  
HO-3 DP-3 Program Highlights**

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**Program Highlights**

- ◆ Coverage A Maximum \$750,000
- ◆ 1-2 Family owner occupied dwelling (HO-3)
- ◆ 1-4 Family tenant occupied dwelling (DP-3)
- ◆ Zero brush clearance acceptable
- ◆ 1901 and newer
- ◆ 110%, 125% Replacement Cost options
- ◆ Allow up to 5 losses with underwriting approval
- ◆ Protection Classes 1-8
- ◆ Vacant properties
- ◆ Course of Construction (COC). Owner builder acceptable if owner a licensed contractor.
- ◆ Homes with fuses or galvanized plumbing ok
- ◆ Unsupported secondary or seasonal homes
- ◆ Unusual construction; log cabins, stilts, post & tier, built on hillside, 30 degree slope
- ◆ Named Insured an LLC, business partner, or corporation. Ok w/ premises Liability
- ◆ Prior Bankruptcies ok
- ◆ Coastal, lake or riverfront acceptable
- ◆ Unfenced pools, slides, or diving boards ok with liability coverage
- ◆ Aggressive breeds of dogs must be written without Animal Liability Coverage
- ◆ Modular/Manufactured homes on a permanent foundation acceptable
- ◆ Dwellings without utility service acceptable (solar heat, off grid, etc.)
- ◆ Woodstove, pellet stove used as primary source of heating acceptable for owner occupied dwellings
- ◆ Schedule Personal Property
- ◆ Foreclosed Properties w/ Mortgagee as Named Insured. \$2,500 deductible applies.
- ◆ On line quoting request at [www.cabrillosurplus.com](http://www.cabrillosurplus.com)
- ◆ Quick quote response
- ◆ Direct bill
- ◆ Payment Options - Annual, semi-annual, or quarterly payment options
- ◆ Minimum written and fully earned premium of 3 months (25%) applies to each policy

Contact your Underwriter, Gabi Martinez, 1.800.681.2045, ex. 202