

**Cabrillo Pacific Insurance Services, LLC**  
**Underwriter at Lloyd's of London Insurance Company**  
**Excess & Surplus Lines Highlight sheet**

<b>HO-3, DP-3, DP-1 Programs</b>
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**Overall Program Eligibility**

- Homes built in or after 1901
- Coverage A - \$500,000 maximum
- Coverage A - \$80,000 minimum
- Maximum of five (5) losses in the past three (3) years are eligible
- Protection Class 1-9; PC-9 must be 150 from brush and accessible by paved road
- Partial Fuses
- Galvanized or PVC Piping
- Post or Pier, unusual construction (logs, stilts or cantilevered)
- Built on hillside, 30 degree slope
- Unsupported secondary or seasonal homes (HO-3 only)
- Modular/Manufactured homes on a permanent foundation
- Coastal, lake or riverfront risks
- Out of Bankruptcy
- Schedule Personal Property
- Named Insured an LLC or business partner. Ok to write with \$100,000 Premises Liability.

**Policy Terms, Payment Plans and Fees**

- Quote at [www.cabrillopac.com/surplus](http://www.cabrillopac.com/surplus)
- Direct Bill
- HO-3, DP-3: 12 mo term - \$150 policy fee & \$15 installment fee (3 months (25%) min written premium)
- DP-1 Tenant: 12 mo term; DP-1 Vacant: 6 mo term (fully earned) - \$100 policy fee & \$10 installment fee
- Full Payment, 2 pay or 4 pay

**Specific Program Coverage's**

HO-3 Program - Owner occupied – Primary, Secondary, Seasonal, 1 – 2 Family dwelling

- Contents – 50% of Coverage A
- Loss of Use – 20% of Coverage A
- Personal Liability - \$100,000 - \$500,000 limits
- Medical Payment - \$3,000 - \$5,000 limits
- Deductible - \$1,000 - \$10,000

DP-3 Program – Owner, Tenant occupied or Course of Construction, 1 – 4 Family dwelling

- Contents – 50% of Coverage A (owner) / 20% of Coverage A (Tenant or COC)
- Loss of Use – 20% of Coverage A
- Premises Liability - \$100,000 - \$300,000 limit (Owner or Tenant only)
- Medical Payment - \$1,000 (Owner or Tenant only)
- Deductible - \$1,000 - \$5,000

DP-1 Program – Tenant occupied or Vacant, 1 Family dwelling

- Contents – 20% of Coverage A (Tenant only)
- Loss of Use – 20% of Coverage A (Tenant only)
- Premises Liability - \$25,000 - \$50,000 (Tenant only)
- Medical Payments - \$1,000 (Tenant only)
- Deductible - \$500 - \$2500
- Vacant – (2) 6 month terms maximum

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**Optional Coverage's**

- Extended Replacement Cost – 110% or 125% (HO-3 or DP-3 only)
- Animal Liability Coverage - \$25,000 (DP-1 only) & \$50,000 limit
- Limited Mold, Fungi, Wet or Dry Rot or Bacteria - \$2,500 or \$5,000 (HO-3 or DP-3 only)
- Limited Roof Coverage
- Water Coverage limitations - \$5,000 (DP-3 only) or 5% of Coverage A limit (HO-3 only)
- Personal Injury Coverage (HO-3 or DP-3 only)
- Additional Insured
- Extended Coverage (DP-1 only – Tenant & Vacant)

**Unacceptable Risks**

- Wood shake roof
- Portable heaters used as primary source of heating
- Kerosene of space heaters
- PBC piping
- Swimming pools
- Wood or Pellet stoves in units or apartments occupied by tenants, roomers, or boarders
- Not built by a licensed contractor
- Within 150 feet of brush
- Unusual or hazardous dogs such as Pit Bulls (American Pit Bull Terriers, American Staffordshire Terriers, and Staffordshire Bull Terriers), Akitas, Chows, Rottweiler's, Wolf or Dingo mixes, dogs trained as guard dogs, dogs mixed with any of the listed breeds
- Prior dog bite claims
- Owned solely by Corporations or Businesses. Corporations or businesses may not be written as Named Insured.

**Property Dept, 1.800.681.2045, ex. 795**