

# American Reliable Insurance Company

EFFECTIVE: 12/01/08

A Stock Insurance Company

8655 E Via De Ventura  
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

## ***CALIFORNIA HO-3 HOMEOWNERS UNDERWRITING GUIDELINES***



**Cabrillo**

Pacific Insurance Services, LLC

P O Box 501680 San Diego, CA 92150-1680

License# 0G98504

*This underwriting manual is provided for your use as one of many decision-making tools in the acceptability of a risk. Some situations arise that are outside the scope of this manual. In those circumstances, you should obtain as many facts about the risk as possible and contact your General Agent to discuss acceptability. This manual is not all-inclusive. Please use it as a guideline for acceptability and call your General Agent with any questions you have or risks you are uncertain about.*

# GENERAL INFORMATION

## HO-3 (Ed. 4/91)

**MINIMUM VALUE:** \$ 75,000

**MAXIMUM VALUE:** \$750,000

**COVERAGE LIMITS:** The maximum value to be written is \$650,000 (anything greater must be submitted to the General Agency).

**Unattached Adjacent Structures** - 10% of the dwelling value per structure is included. All additional structures must be listed on application with full description and values.

**Personal Effects** - 50% of the dwelling value is included. Submit with an inventory when personal effects exceed 70% of the dwelling value.

**Loss of Use** – 20% of the dwelling value is included.

**Comprehensive Personal Liability** – Contact the general agent for acceptability requirements and premium. \$100,000 is included. Up to \$500,000 is available.

**Medical Payments** - \$1,000 is included. Up to \$5,000 is available.

**Deductibles** – A \$500 All Peril Deductible is included. \$1,000, \$1,500, \$2,500, & \$5,000 deductibles are available with a credit to the base premium.

# SUBMISSION INFORMATION

**APPLICATION:** American Reliable's application, Property Disclosure, and Earthquake Offer must be completed in full and signed. CLUE Property reports must be run on all new applications for insurance.

**PHOTOS:** Photos should be recent (within the past 6 months) and legible. Photos are required when additional exposures are present such as woodstoves, swimming pools, or other structures exceeding 30% of the dwelling amount.

**BINDING AUTHORITY:** Bound applications that do not meet our underwriting criteria for eligibility will be processed and a Notice of Cancellation will be issued to terminate coverage. Unbound applications that do not meet our underwriting criteria for eligibility will be returned to the agent with a letter of explanation.

For coverage to begin as requested, the application must be mailed within 72 hours of the effective date, otherwise coverage is bound at 12:01 a.m. The day it was received by the company or general agent.

### NATURAL CATASTROPHES – BINDING:

**Hurricanes And Tropical Storms:** No new policies, binders, or increases in coverage will be accepted in counties where a Hurricane Watch, Hurricane Warning, or Tropical Storm Warning has been posted by the National Weather Bureau.

When a hurricane or tropical storm has diminished to a point where it is no longer classified by the National Hurricane Center as a hurricane or tropical storm, all restrictions above are lifted.

**Earthquake Restrictions:** When a major earthquake occurs, the Company will impose binding authority restrictions on all agents in the affected area:

- Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- Binding authority will be restricted for the day of the quake and for the 3 day period following the quake.
- An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
- The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- The same above restrictions apply to any requests to increase coverage limits.
- Renewals are not affected by these restrictions.

***This only applies when earthquake coverage is provided.***

**Wildfires:** No new policies, binders, or increases in coverages will be accepted when a wildfire is within 25 miles of the home.

***As a rule, if a threat exists, agents should not bind coverage until they have called the Company and verified that no binding restrictions are in effect.***

**NEW PURCHASE:** If the home is a new purchase, provide purchase price, prior address, previous carrier and loss history for prior location.

**MANDATORY COVERAGES:** It is mandatory that insurance be written for all coverages provided under both Sections I and II of the Homeowners Policy.

**VALUATION:** The dwelling must be insured for 100% of its replacement cost value. Any industry standard Residential Estimator can be a tool in estimating the replacement cost amount. A copy of the worksheet showing valuation must be provided with the application. Upon renewal, the Section I Coverages will be increased by the average statewide percentage set by an industry standard residential cost estimating company as an inflation guard.

## ELIGIBILITY INFORMATION

**OCCUPANCY:** The dwelling must be occupied on a full time basis by one family. The dwelling must be used exclusively for private residential or seasonal purposes. The dwelling must be occupied by the titleholder. If this is a duplex, the insured must reside in one side.

**DWELLING CONSTRUCTION:** Both Frame and Masonry dwellings are eligible for coverage under this program. No premium credit is given for either type of construction.

**DWELLING AGE & UPDATES:** Dwellings of any age are eligible under this program provided they meet all established update requirements. If the roof is not a tile roof, it must have been updated in the past 20 years.

**DWELLING CONDITION:** Dwelling and roof must be in good to excellent condition and show proper maintenance. Dwelling and its premises must show pride of ownership. Dwelling should be in a neighborhood showing pride of ownership; i.e., no boarded up houses, condemned dwellings, graffiti on buildings.

**DWELLING LOCATION:** Dwellings located in all protection classes are eligible, however, if the risk is located in PC 9 or 10, it must be submitted to the company, unbound. Other location information is shown under the "Dwelling Condition" section above as well as under "Submit Risks" and "Unacceptable Risks".

### OTHER EXPOSURES:

- Risks with **swimming pools** must have a 4 foot or higher fence around the pool with self-closing gate and locks.
  - **Jacuzzis and Hot Tubs** must have a 4 foot or higher fence or be otherwise enclosed.
  - **Woodburning, coal, pellet stoves:** the woodstove questionnaire must be completed. Refer to "Unacceptable Risks" for types of woodstoves that may make the risk ineligible.
- All of the above types of exposures must comply with applicable state and local ordinances.
- **Animals:** A Specific Breed Animal Liability endorsement be attached to all policies issued.

**PREVIOUS LOSS HISTORY:** For all types of losses, except water losses, previous loss history is based on the applicant, not the risk being submitted for insurance. For water losses, previous loss history is based on the risk location. Refer to the "Submit Risks" and "Unacceptable Risks" sections for information regarding the number and paid amounts that are acceptable. Additionally, the "credit / surcharge" section of the rate manual will advise the amount of surcharge that will be applied. Applicants that have sustained 2 or more burglary, theft, or vandalism losses must provide proof of measures taken to prevent future losses of these types, otherwise no policy will be issued. Applicants with a previous theft loss in the past 36 months will have a policy issued with a \$5,000 theft limit.

## POLICY PROCESSING INFORMATION

**POLICY TERM:** The policy may be written for a term of 12 months. Renewal policies will be based upon the rules, rates and forms in effect on the effective date of the renewal.

**CHANGES OR CANCELLATIONS:** It is not permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled. If insurance is increased, canceled, or reduced, the additional or return premium shall be computed on a pro-rata basis. All changes will be based upon the rules, rates and forms in effect on the effective date of the change.

**PREMIUM REVISIONS:** The effective date of premium revisions will be announced in advance. The revisions will be applicable to new and renewal policies only and not affect policies that are endorsed.

**TRANSFER OR ASSIGNMENTS:** Transfer or assignments are not available. New applications are required.

**WHOLE DOLLAR PREMIUM RULE:** The policy and endorsement premiums will be a full dollar amount. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

**INSTALLMENT BILLING OPTIONS:** A fully earned premium of up to \$6.00 for each installment will be collected from those insureds who elect to pay via an installment billing plan.

**MINIMUM PREMIUMS:** A minimum retained premium of \$100.00 for each policy applies. Monetary endorsements are subject to a minimum written premium amount of \$5.

**WAIVER OF PREMIUM:** If a policy is changed and results in a premium increase of less than \$5, this adjustment will be waived.

## PAYMENT OPTIONS

If the insured desires to pay their premium on an installment basis, American Reliable Insurance Company will allow a 2-payment, 4-payment, or 8-payment option to be selected. For the 2-payment option, a 50% down payment is required, plus the policy fee with the remaining balance due on Day 160. For the 4-payment option, a 25% down payment is required, plus the policy fee with the other payments due on Day 70, Day 160, and Day 250. For the 8-payment option, a 20% down payment is required, plus the policy fee with the other payments due on Day 44, Day 88, Day 132, Day 176, Day 220, Day 264, and Day 308. Each installment will include a \$6 service charge.

## UNACCEPTABLE RISKS

1. Applicants that have been convicted of arson or insurance fraud.
2. Homes without permanently installed water, electricity, and sewage utility services.
3. Homes with existing damage.
4. Homes that are vacant, unoccupied, tenant occupied, or in foreclosure.
5. Homes that are occupied by more than 2 families. Duplexes can be written when the insured resides in one side.
6. Homes with portable kerosene heaters or heat reclaiming devices.
7. Homes where the primary source of heat is a permanently installed space heater or a wood, coal or pellet burning device.
8. Homes that have fuses or knob and tube wiring.
9. Homes with Polybutelene pipes.
10. Homes with a wood shake roof that is 21 years old or older unless policy written with a roof exclusion.
11. Townhomes/Rowhomes built prior to 1970.
12. Seasonally occupied homes if American Reliable does not write the primary home.
13. Homes or structures used to store flammables or explosive materials.
14. Homes under construction or major renovation.
15. Homes next to any burned out or abandoned building.
16. Homes with (EIFS) Exterior Insulation Finish siding.
17. Homes or structures located in a designated "Brush" area including:
  - a. Any home or structure where the brush clearance is less than 350 feet from the home.
  - b. Any home or structure located in a designated brush area.
  - c. Homes or structures not located in a designated brush area but completely surrounded by a designated brush area.
18. Mobile homes, earth homes, dome homes, log homes, straw built homes or condominiums.
19. Homes with more than 2 lien holders. Two lien holders are acceptable if one is a financial institution.
20. Homes titled in the name of a corporation.
21. Homes with childcare, homecare, lodging, auto repair or chemical processing conducted on the premises.
22. Any premises with a swimming pool or spa that is not completely fenced and not in compliance with all city and/or county ordinances. The swimming pool or spa must have a fence minimum of four feet high with a self latching gate, motorized pool cover or other comparable safety device that is securely fastened to the perimeter of the pool/spa thus rendering it inaccessible.
23. Any premises with a trampoline unless policy written with a trampoline exclusion.
24. Homes without permanently installed steps at all entrances, including decks and patios.
25. Homes with steps or porches, over 2 feet in height that do not have a railing.
26. Bars on windows without quick release.
27. Applicants who own, keep, or shelter any of the following breeds: This includes but it not limited to Akitas, Chows, Dobermans, Pit Bulls, Presa Canario, Anatolian Shepherds, Rottweilers, Wolves or Wolf Hybrids, any mix of these breeds, any animal with a previous bite history or any exotic (snakes, monkeys, etc.) animals. Risk may be written if the Animal Liability Exclusion is attached. The maximum liability limit for a policy when the Animal Liability Exclusion is applied is \$100,000.
28. Applicants who own, keep, or shelter any animal with a previous bite history or any non domestic animal.

## SUBMIT RISKS TO GENERAL AGENT – DO NOT BIND

1. Applicants that have had 2 or more property losses in the past 3 years, or any single fire, theft, liability, or flood loss in the past 3 years. If yes, give date of loss, describe the loss and the amount paid to repair the damage.
2. Applicants that have had a homeowners/dwelling policy cancelled or non-renewed for underwriting reasons (except age of home) during the past 3 years.
3. Applicants that have filed for bankruptcy in the past 3 years.
4. Applicants who are unemployed. (Retirees with guaranteed income and disabled persons with a consistent income are considered employed.)
5. Applicants that have been uninsured for more than 30 days immediately prior to the requested effective date. (Does not apply to a new purchase).
6. Homes with business or farming activities conducted on the premises.
7. Homes equipped with a supplemental heating device that was not installed by a licensed contractor. **Photos of the heating device and the Woodstove Inspection Report must be included.**
8. Homes with more than 2 unrelated owners.
9. Homes within 1,500 feet of water (river, lake, creek or ocean) or homes on an island or in a Special Flood Hazard Area.
10. Homes with multiple horses, livestock or farm animals on the premises.
11. Any premises with 5 or more acres.
12. Other Structures that exceed 30% of the value of the home.
13. Personal Property that exceeds 75% of the value of the home.
14. Homes attached to, occupied as, or converted from or within 300 feet of a commercial risk.
15. Homes that have an open foundation or are built on stilts, posts or piers. **Photos of the stilts, posts or piers must be included.**

# MINIMUM PREMIUMS AND FEES

**MINIMUM RETAINED PREMIUM:** ..... \$100.00  
**POLICY FEE (Fully Earned), per policy:** ..... \$ 10.00  
**INSPECTION FEE (Fully Earned):** ..... \$ 40.00

*Each New Business risk and as necessary on renewals.*

# DISCOUNTS AND SURCHARGES

**OPTIONAL DEDUCTIBLES:**

\$1,000 All Perils ..... 5% credit  
 \$1,500 All Perils ..... 12% credit  
 \$2,500 All Perils ..... 15% credit  
 \$5,000 All Perils ..... 25% credit

(See the General Information section regarding availability of optional deductibles)

**AGE OF DWELLING:**

AGE OF DWELLING	CREDIT OR SURCHARGE	AGE OF DWELLING	CREDIT OR SURCHARGE	AGE OF DWELLING	CREDIT OR SURCHARGE	AGE OF DWELLING	CREDIT OR SURCHARGE
0	-30%	21	-9%	42	7%	63	18%
1	-29%	22	-8%	43	8%	64	19%
2	-28%	23	-7%	44	9%	65	19%
3	-27%	24	-6%	45	9%	66	20%
4	-26%	25	-5%	46	10%	67	20%
5	-25%	26	-4%	47	10%	68	20%
6	-24%	27	-3%	48	11%	69	20%
7	-23%	28	-2%	49	11%	70	20%
8	-22%	29	-1%	50	12%	71	20%
9	-21%	30	0%	51	12%	72	20%
10	-20%	31	0%	52	13%	73	20%
11	-19%	32	0%	53	13%	74	20%
12	-18%	33	0%	54	14%	75	20%
13	-17%	34	0%	55	14%	76	21%
14	-16%	35	0%	56	15%	77	22%
15	-15%	36	1%	57	15%	78	23%
16	-14%	37	2%	58	16%	79	24%
17	-13%	38	3%	59	16%	80	25%
18	-12%	39	4%	60	17%	81 plus	25%
19	-11%	40	5%	61	17%		
20	-10%	41	6%	62	18%		

**PROTECTIVE DEVICE CREDITS:**

**Burglary Protection – 5%**

To qualify for this credit, the alarm must be a full perimeter or motion detection system connected to a remote 24-hour central station service. A copy of the alarm contract must be submitted with the application.

**Fire Alarm – 5%**

To qualify for this credit, the fire alarm system must be connected to a remote 24-hour central station or directly to the police or fire department. A copy of the alarm contract must be submitted with the application.

**Gated Community – 5%**

**Retirement Community - Protected Communities – 15%**

**Un-Protected Communities – 5%**

**Multi-Policy Discount – 10%**

**DUPLEXES:**

Increase the base dwelling premium by 10%. The insured must reside in one side of the dwelling.

**CLAIM FREE CREDITS:**

1 year with American Reliable with no losses/lapse in coverage ..... 5%  
 2 years with American Reliable with no losses/lapse in coverage ..... 10%  
 3 years with American Reliable with no losses/lapse in coverage ..... 15%

**PRIOR LOSS SURCHARGES:**

Any loss(es) in the past 12 months totaling less than \$10,000 ..... 10%  
 Any loss(es) in the past 12 months totaling greater than \$10,000 ..... 15%  
 Any loss(es) in the past 24 months totaling less than \$10,000 ..... 5%  
 Any loss(es) in the past 24 months totaling greater than \$10,000 ..... 10%

**WOOD SHAKE ROOF (0-20 YEARS OLD):**

Increase the base dwelling premium by 10%.

Renewals with wood shake roofs 21 years old or older will have the Roof for Fire & Lightning Only Coverage endorsement attached. The surcharge would no longer apply.

# TERRITORIAL DEFINITIONS

## Territory 1 – Fresno County

Zip Codes:	93210	93611	93629	93650	93675	93722
	93234	93612	93630	93651	93701	93723
	93242	93616	93631	93652	93702	93725
	93460	93619	93633	93654	93703	93726
	93602	93621	93634	93656	93704	93727
	93603	93622	93640	93657	93705	93728
	93605	93624	93641	93660	93706	93741
	93606	93625	93642	93662	93710	
	93607	93626	93646	93664	93711	
	93608	93627	93648	93667	93720	
	93609	93628	93649	93668	93721	

## Territory 2 – Kings and Tulare Counties

Zip Codes:	93201	93218	93256	93265	93282	93618
	93204	93221	93260	93271	93286	93666
	93207	93227	93261	93274	93291	93670
	93208	93237	93262	93277	93292	93673
	93212					

## Territory 3 – Kern County Northeast

Zip Codes:	93205	93285	93560	94544	94560	94580
	93238	93501	93561	94545	94566	94586
	93240	93505	94501	94550	94577	94587
	93255	93527	94502	94551	94578	94588
	93283	93555	94541	94552	94579	93516
	93519	93523	93528	93354		

## Territory 4 – Chino/Upland

Zip Codes:	91701	91739	91762	91785	92324	92373
	91737	91758	91784	91786	92354	92374

## Territory 5 – Yolo County

Zip Codes:	95605	95616	95645	95691	95697	95798
	95606	95618	95653	95694	95698	95799
	95607	95627	95679	95695	95776	95937
	95612	95637				

## Territory 6 – Covina / La Canada / La Puente

Zip Codes:	90606	90670	91702	91723	91733	91747
	90608	91010	91706	91731	91744	91770
	90650	91016	91722	91732	91746	91790
	90660	91023				

## Territory 7 – LA Central – Inglewood / Compton

Zip Codes:	90001	90010	90017	90032	90058	90221
	90002	90011	90018	90033	90059	90222
	90003	90012	90019	90037	90061	90301
	90005	90013	90021	90043	90062	90302
	90006	90014	90023	90044	90063	90303
	90007	90015	90026	90047	90071	90304
	90008	90016	90031	90057	90220	90305

## Territory 8 – Alameda County North

Zip Codes:	94601	94607	94612	94625	94704	94708
	94602	94608	94613	94627	94705	94709
	94603	94609	94618	94702	94706	94710
	94605	94610	94619	94703	94707	94720
	94606	94611	94621			

## Territory 9 – Alameda County Southeast

Zip Codes:	94536	94538	94539	94542	94546	94568
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## Territory 10 – Merced County

Zip Codes:	93661	95303	95317	95340	95348	95369
	93665	95312	95333	95342	95365	95374
	95301					

## Territory 11 – Bakersfield Central and South

Zip Codes:	93203	93224	93226	93263	93305	93518
	93217	93249	93241	93268	93311	93531
	93220	93250	93243	93276	93312	
	93222	93251	93287	93280	93313	
	93225	93252	93307	93304	93314	

## Territory 12 – Bakersfield North and Remainder

Zip Codes:	93301	93306	93308	93309		
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## TERRITORIAL DEFINITIONS (continued)

**Territory 13 - Contra Costa North**

Zip Codes:	94519	94523	94530	94553	94564	94752
	94520	94525	94547	94563	94569	

**Territory 14 - Burbank North/Glendale/Pasadena**

Zip Codes:	91006	91030	91107	91202	91208	91501
	91007	91042	91108	91206	91210	91504
	91011	91105	91125	91207	91214	91775
	91024	91106	91126			

**Territory 15 - Burbank South/Glendale**

Zip Codes:	91020	91201	91204	91502	91506	91523
	91046	91203	91205	91505	91521	

**Territory 16 - Carlsbad/La Jolla**

Zip Codes:	91901	92011	92037	92075	92106	92126
	91902	92014	92040	92078	92117	92127
	91978	92019	92054	92081	92119	92128
	92003	92020	92057	92082	92120	92129
	92007	92021	92064	92091	92121	92131
	92008	92024	92067	92092	92122	92145
	92009	92028	92069	92093	92123	92161
	92010					

**Territory 17 - Contra Costa East**

Zip Codes:	94509	94513	94531	94548	94561	94565
	94511	94514				

**Territory 18 - Contra Costa North & Southern Central**

Zip Codes:	94506	94521	94555	94583	94598	94805
	94507	94526	94556	94595	94801	94806
	94516	94528	94575	94596	94803	94807
	94517	94549	94582	94597	94804	94850
	94518					

**Territory 19 - El Dorado County**

Zip Codes:	95531	95619	95646	95682	95735	96153
	95538	95623	95651	95684	95762	96154
	95543	95633	95656	95709	95763	96155
	95548	95634	95664	95720	96150	96156
	95567	95635	95667	95721	96151	96157
	95613	95636	95672	95726	96152	96158
	95614	95643				

**Territory 20 - Encino/Sherman Oaks/Eagle Rock Area/Granada Hills/Canoga Park**

Zip Codes:	90028	90041	91306	91344	91403	91602
	90029	90042	91307	91345	91423	91604
	90038	90065	91316	91367	91436	91608
	90039	91304	91343			

**Territory 21- Ventura County**

Zip Codes:	91301	91377	93011	93023	93040	93063
	91320	93001	93012	93030	93041	93064
	91360	93003	93015	93033	93042	93065
	91361	93004	93021	93035	93043	93066
	91362	93010	93022	93036	93060	

**Territory 22 - Calabasas**

Zip Codes:	91302	91372				
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**Territory 23 - Hemet**

Zip Codes:	91709	91720	92336	92545	92570	92587
	91710	91730	92337	92551	92571	92590
	91718	91760	92543	92553	92585	92591
	91719	92335	92544	92557	92586	92592

## TERRITORIAL DEFINITIONS (continued)

### Territory 24 - Humboldt County

Zip Codes:	95501	95525	95542	95553	95560	95571
	95503	95526	95545	95554	95562	95573
	95511	95528	95546	95555	95564	95585
	95514	95534	95547	95556	95565	95587
	95519	95536	95549	95558	95569	95589
	95521	95537	95550	95559	95570	95595
	95524	95540	95551			

### Territory 25 - Imperial County

Zip Codes:	92222	92233	92250	92259	92269	92281
	92227	92243	92251	92266	92273	92283
	92231	92249	92257		92275	

### Territory 26 - Inyo County Remainder (Death Valley)

Zip Codes:	92328	92389	93522	93530	93542	93549
	92384					

### Territory 27 - Inyo County Pines

Zip Codes:	93513	93610	93638	95334		
	93514	93620	93315	95380		
	93256	93635	95322	95382		
	93545	93637	95324	95388		

### Territory 28 - LA Coastal/Long Beach South

Zip Codes:	90024	90066	90266	90277	90401	90503
	90025	90094	90272	90291	90402	90505
	90049	90245	90274	90292	90403	90506
	90064	90254	90275	90293	90405	90732
	90802	90804	90805	90806	90810	90813

### Territory 29 - LA East Central/Whittier/La Mirada

Zip Codes:	90022	90241	90601	90638	90744	
	90040	90255	90602	90639	90755	
	90201	90262	90603	90716		
	90202	90270	90604	90723		
	90240	90280	90605			

### Territory 30 - LA South Central

Zip Codes:	90034	90232	90250	90404	90504	90731
	90045	90247	90260	90501	90710	90745
	90056	90248	90261	90502	90717	90746
	90230	90249	90278			

### Territory 31 - LA West/Topanga/Beverly Hills

Zip Codes:	90004	90036	90067	90077	90211	90265
	90020	90046	90068	90079	90212	90290
	90027	90048	90069	90210	90263	90747
	90035					

### Territory 32 - Long Beach North

Zip Codes:	90712	90803	90808	90815	90822	90840
	90713	90807	90814			

### Territory 33 - Marin County

Zip Codes:	94901	94925	94938	94946	94957	94970
	94903	94929	94939	94947	94960	94971
	94904	94930	94940	94949	94963	94973
	94920	94933	94941	94950	94964	94974
	94924	94937	94945	94956	94965	

## TERRITORIAL DEFINITIONS (continued)

### Territory 34 - Mariposa/Mono/Bass Lake

Zip Codes:	93512	93546	93623	93653	95318	95389
	93517	93601	93643	93669	95325	96107
	93529	93604	93644	95306	95338	96133
	93541	93614	93645	95311	95345	

### Territory 35 - Mendocino County

Zip Codes:	95410	95427	95445	95459	95467	95481
	95415	95428	95449	95460	95468	95482
	95417	95429	95454	95463	95469	95488
	95418	95432	95456	95466	95470	95490
	95420	95437				

### Territory 36 - Madera County

Zip Codes:	93610	93635	93638	95322	95334	95382
	93620	93637	95315	95324	95380	95388

### Territory 37 - Monterey County

Zip Codes:	93426	93908	93925	93933	93953	95023
	93450	93920	93926	93940	93954	95039
	93901	93921	93927	93941	93955	95043
	93905	93922	93928	93942	93960	95045
	93906	93923	93930	93943	95004	95075
	93907	93924	93932	93950	95012	

### Territory 38 - Napa County

Zip Codes:	94503	94515	94559	94567	94574	94589
	94508	94558	94562	94573	94576	94599

### Territory 39 - Orange County Central & Northwest

Zip Codes:	90620	92683	92707	92840	92845	92861
	90630	92701	92801	92841	92846	92862
	90680	92703	92802	92843	92856	92865
	90720	92704	92804	92844	92857	92866
	92655	92706	92805			

### Territory 40 - Orange County Northeast

Zip Codes:	90621	92612	92806	92832	92838	92870
	90623	92676	92807	92833	92867	92871
	90631	92678	92808	92835	92868	92886
	92602	92679	92809	92836	92869	92887
	92603	92710	92831	92837		

### Territory 41 - Orange County Southern

Zip Codes:	90740	92618	92637	92656	92675	92705
	90742	92620	92646	92657	92677	92708
	90743	92624	92647	92660	92688	92709
	92604	92625	92648	92661	92691	92780
	92606	92626	92649	92662	92692	92782
	92610	92627	92650	92663	92694	92821
	92614	92629	92651	92672	92697	92823
	92617	92630	92653	92673		

### Territory 42 - Palm Desert/Cathedral City/La Quinta/Rancho Mirage

Zip Codes:	92211	92234	92253	92260	92270	92210
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### Territory 43 - Palm Springs

Zip Codes:	92262	92264				
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## TERRITORIAL DEFINITIONS (continued)

**Territory 44 - Riverside Downtown**

Zip Codes: 92501 92508 92518

**Territory 45 - Riverside County Remainder**

Zip Codes: 91752 92254 92503 92519 92556 92596  
 92220 92255 92504 92521 92561 92860  
 92225 92258 92505 92522 92562 92877  
 92226 92261 92506 92536 92563 92878  
 92230 92263 92507 92539 92564 92879  
 92235 92274 92509 92546 92567 92880  
 92239 92276 92513 92548 92572 92881  
 92240 92282 92514 92549 92584 92882  
 92241 92292 92515 92552 92589 92883  
 92247 92320 92516 92554 92593  
 92248 92502 92517 92555 92595

**Territory 46 - Palmdale/Lancaster**

Zip Codes: 93510 93535 93543 93550 93552 93563  
 93532 93536 93544 93551 93553 93591  
 93534

**Territory 47 - Placer County Remainder**

Zip Codes: 95602 95631 95663 95678 95713 95765  
 95603 95658 95677 95703 95747

**Territory 48 - Placer County North**

Zip Codes: 95604 95714 95736 96141 96143 96146  
 95681 95715 96140 96142 96145 96148  
 95701 95717

**Territory 49 - Pomona**

Zip Codes: 91748 91766 91767 91768 91759

**Territory 50 - Porterville/Tipton Area**

Zip Codes: 93202 93230 93244 93257 93270 93615  
 93219 93235 93245 93266 93272 93647  
 93223 93239 93247 93267

**Territory 51 - Redwoods Counties - Alpine, Amador, Butte, Calaveras, Colusa, Glenn, Lake, Lassen, Mendocino, Modoc, Nevada, Plimus, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Yuba**

Zip Codes: 95221 95629 95935 95981 96041 96092  
 95222 95640 95936 95982 96044 96093  
 95223 95642 95938 95983 96045 96094  
 95224 95644 95939 95984 96046 96095  
 95225 95654 95940 95986 96047 96096  
 95226 95659 95941 95987 96048 96097  
 95228 95665 95942 95988 96050 96101  
 95229 95666 95943 95991 96051 96103  
 95232 95668 95944 95993 96052 96104  
 95233 95669 95945 96001 96053 96105  
 95245 95674 95946 96002 96054 96106  
 95246 95675 95947 96003 96055 96108  
 95247 95676 95948 96006 96056 96109  
 95248 95685 95949 96007 96057 96110  
 95249 95689 95950 96008 96058 96111  
 95250 95692 95951 96009 96059 96112  
 95251 95699 95952 96010 96061 96113  
 95252 95712 95953 96011 96062 96114  
 95254 95724 95954 96013 96063 96115  
 95255 95728 95955 96014 96064 96116  
 95257 95901 95956 96015 96065 96117  
 95422 95903 95957 96016 96067 96118

## TERRITORIAL DEFINITIONS (continued)

### Territory 11 - continued

Zip Codes:	95423	95910	95958	96017	96068	96119
	95424	95912	95959	96019	96069	96120
	95426	95913	95960	96020	96070	96121
	95435	95914	95961	96021	96071	96122
	95443	95915	95962	96022	96073	96123
	95451	95916	95963	96023	96074	96124
	95453	95917	95965	96024	96075	96125
	95457	95918	95966	96025	96076	96126
	95458	95919	95968	96027	96078	96128
	95461	95920	95969	96028	96079	96129
	95464	95922	95970	96029	96080	96130
	95485	95923	95971	96031	96084	96132
	95493	95924	95972	96032	96085	96134
	95494	95925	95973	96033	96086	96135
	95527	95926	95974	96034	96087	96136
	95552	95928	95975	96035	96088	96137
	95563	95930	95977	96037	96089	96160
	95568	95931	95978	96038	96090	96161
	95601	95932	95979	96039	96091	96162
	95622	95934	95980	96040		

### Territory 52 - Sacramento Central City

Zip Codes:	95652	95673	95815	95817	95824	95838
	95655	95814	95816	95820	95832	

### Territory 53 - Sacramento Remainder

Zip Codes:	95608	95638	95671	95693	95819	95831
	95624	95639	95680	95757	95825	95843
	95628	95648	95683	95758	95829	95864
	95630	95650	95690			

### Territory 54 - Sacramento Suburban

Zip Codes:	95610	95641	95742	95823	95830	95836
	95615	95660	95746	95826	95833	95837
	95621	95661	95818	95827	95834	95841
	95626	95662	95821	95828	95835	95842
	95632	95670	95822			

### Territory 55 - San Bernardino Central

Zip Codes:	92401	92405	92408	92409	92410	92411
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### Territory 56 - San Bernardino North

Zip Codes:	91761	91764	92346	92399	92404	92407
	91763	92316	92376			

### Territory 57 - San Bernardino Remainder

Zip Codes:	91743	92280	92317	92338	92363	92382
	92242	92284	92318	92339	92364	92385
	92252	92285	92319	92341	92365	92386
	92256	92301	92321	92342	92366	92391
	92267	92304	92322	92347	92368	92394
	92268	92305	92323	92351	92369	92395
	92272	92308	92325	92352	92371	92397
	92277	92309	92326	92356	92372	92398
	92278	92313	92327	92358	92377	93558
		92314	92332	92359	92378	93562
		92315	92333			

## TERRITORIAL DEFINITIONS (continued)

**Territory 58 - San Diego Central**

Zip Codes:	91945	92102	92113	92133	92139	92155
	91950	92104	92114	92135	92140	92182
	92101	92105	92116			

**Territory 59 - San Diego County Remainder**

Zip Codes:	91905	91915	91935	92004	92059	92125
	91906	91916	91947	92026	92060	92130
	91910	91917	91948	92033	92061	92153
	91911	91931	91962	92036	92066	92154
	91913	91932	91963	92049	92070	92173
	91914	91934	91980	92055	92086	

**Territory 60 - San Diego North/Spring Valley**

Zip Codes:	91941	92029	92071	92107	92111	92132
	91942	92056	92083	92108	92115	92134
	91977	92065	92084	92109	92118	92136
	92025	92068	92103	92110	92124	92147
	92027					

**Territory 61 - Alameda County Southwest & Remainder**

Zip Codes:	94501	94544	94551	94566	94579	94587
	94502	94545	94552	94577	94580	94588
	94541	94550	94560	94578	94586	

**Territory 61 - Alameda County Southwest & Remainder**

Zip Codes:	94501	94544	94551	94566	94579	94587
	94502	94545	94552	94577	94580	94588
	94541	94550	94560	94578	94586	

**Territory 62 - San Fernando Valley/Palcoma**

Zip Codes:	91040	91335	91352	91405	91601	91606
	91303	91340	91401	91406	91605	91607
	91331	91342	91402	91411		

**Territory 63 - San Gabriel Valley**

Zip Codes:	90242	90706	91104	91745	91773	91791
	90640	90715	91711	91750	91776	91792
	90701	91001	91724	91754	91780	91801
	90703	91101	91740	91755	91789	91803
	90704	91103	91741	91765		

**Territory 64 - San Francisco Central**

Zip Codes:	94115	94118	94123	94129		
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**Territory 65 - San Francisco North & Remainder**

Zip Codes:	94102	94107	94110	94114	94128	94134
	94103	94108	94111	94117	94130	94158
	94104	94109	94112	94124	94133	94188
	94105					

**Territory 66 - Woodland Hills/Chatsworth**

Zip Codes:	91311	91325	91326	91330	91356	91364
	91324					

**Territory 67 - San Francisco South**

Zip Codes:	94096	94116	94122	94127	94131	94132
	94098	94121				

## TERRITORIAL DEFINITIONS (continued)

### Territory 68 – San Joaquin County Remainder

Zip Codes:	95202	95230	95242	95304	95376	95391
	95203	95231	95253	95330	95377	95686
	95205	95234	95258	95336	95385	95722
	95206					

### Territory 69 - Stockton/Lodi North - San Joaquin County

Zip Codes:	95204	95211	95220	95240
	95207	95212	95227	95296
	95209	95215	95236	95320
	95210	95219	95237	95366

### Territory 70 - San Jose, Apple Valley

Zip Codes:	92307	94510	94590	95687
	92310	94512	94591	95688
	92311	94533	94592	94534
	92344	94535	94972	
	92345	94571	95620	
	92392	94585	95625	

### Territory 71 - Santa Clara County Remainder

Zip Codes:	94022	94301	95020	95044	95119	95132
	94023	94303	95026	95046	95120	95135
	94024	94304	95030	95051	95121	95136
	94035	94305	95032	95053	95123	95139
	94040	94306	95033	95070	95129	95140
	94085	95013	95037	95118	95131	95141
	94087	95014	95042			

### Territory 72 - San Luis Obispo

Zip Codes:	93401	93409	93424	93432	93445	93452
	93402	93410	93428	93433	93446	93453
	93405	93420	93430	93435	93449	93461
	93407	93422	93431	93444	93451	93465

### Territory 73 - San Mateo County

Zip Codes:	94002	94018	94026	94038	94063	94080
	94005	94019	94027	94044	94065	94401
	94010	94020	94028	94060	94066	94402
	94012	94021	94030	94061	94070	94403
	94014	94025	94037	94062	94074	94404
	94015					

### Territory 74 - Santa Barbara County

Zip Codes:	93013	93106	93111	93427	93437	93454
	93067	93107	93117	93429	93440	93455
	93101	93108	93214	93434	93441	93458
	93103	93109	93254	93436	93442	93463
	93105	93110				

### Territory 75 - Santa Cruz County

Zip Codes:	95003	95007	95018	95060	95065	95073
	95005	95010	95019	95062	95066	95076
	95006	95017	95041	95064		

### Territory 76 - Saugus/Valencia

Zip Codes:	91310	91350	91354	91381	91384	91390
	91321	91351	91355	91382	91387	

## TERRITORIAL DEFINITIONS (continued)

**Territory 77 - Solano County**

Zip Codes:	94510	94534	94585	94592	95620	95687
	94512	94535	94590	94972	95625	95688
	94533	94571	94591			

**Territory 78 - Sonoma County**

Zip Codes:	94922	94999	95412	95433	95448	95476
	94923	95401	95416	95436	95450	95480
	94928	95403	95419	95439	95452	95486
	94931	95404	95421	95441	95462	95487
	94951	95405	95425	95442	95465	95492
	94952	95407	95430	95444	95471	95497
	94954	95409	95431	95446	95472	

**Territory 79 - Stanislaus County**

Zip Codes:	95307	95323	95337	95355	95360	95368
	95313	95326	95350	95356	95361	95384
	95316	95328	95351	95357	95363	95386
	95319	95329	95354	95358	95367	95387

**Territory 80 - Tuolumne**

Zip Codes:	95305	95314	95335	95364	95373	95379
	95309	95321	95346	95370	95375	95383
	95310	95327	95347	95372		

**Territory 81 - Riverside County, Beaumont, Coachella, Indio, Lake Elismore, San Jacinto, Perris, Temecula**

Zip Codes:	92201	92223	92531	92571	92583	92592
	92202	92236	92532	92581	92590	92599
	92203	92530	92570	92582	92591	

# CALIFORNIA HOMEOWNER PROGRAM

Base rates are not provided in the Underwriting Guide. All policy rating should be completed using the Seaside rating software.

## OPTIONAL COVERAGES

**TO INCREASE OTHER STRUCTURES:**      **PC 1-6**                      **PC 7-8**                      **PC 9-10**  
 (Per \$1,000 of coverage)                      \$3.00                      \$3.50                      \$4.00

**TO INCREASE PERSONAL PROPERTY:**      **PC 1-6**                      **PC 7-8**                      **PC 9-10**  
 (Per \$1,000 of coverage)                      \$2.50                      \$3.00                      \$3.50

**SCHEDULED PERSONAL PROPERTY (Rate per \$100 of Coverage - Minimum Premium \$25.00)**

Cameras (Non-Commercial) .....	\$1.50	Furs .....	\$0.50
Coins .....	\$2.50	Stamps .....	\$1.20
Fine Arts .....	\$0.50	Firearms .....	\$2.00
Computers .....	\$1.00	Golf Equipment .....	\$1.25
Silverware .....	\$0.50	Musical Instruments (Non-Professional) .....	\$0.75
Jewelry .....	\$1.50		

Maximum Limits: Jewelry: \$10,000 per item; Furs: \$3,000 per item; All other categories: \$2,000 per item.

Maximum Aggregate Schedule per policy: Jewelry, 10% of Coverage or \$30,000 whichever is less.

All other categories combined, 10% of Coverage A or \$30,000 whichever is less.

**EXTENDED REPLACEMENT COST – COVERAGE A:** ..... \$ 25.00  
 Extends the Coverage A amount of Insurance by 25%.

**REPLACEMENT COST PERSONAL PROPERTY, per \$1,000:** ..... \$ 0.75  
 Minimum Premium \$35.00

**ACTUAL CASH VALUE LOSS SETTLEMENT:**  
 When Coverage A is less than 80% of the Replacement Cost Limit multiply the ACV limit base by ..... \$ 1.10

**LOSS OF USE, per \$1,000 of coverage - up to maximum of 100% of Dwelling Value:** ..... \$ 2.00

**ORDINANCE OR LAW COVERAGE:**  
 Multiply base dwelling premium by 10%. Coverage amount is 25% of Coverage A ..... \$ 1.10

**BUSINESS PROPERTY - INCREASED LIMITS, per \$100:** ..... \$ 1.00  
 Increased coverage up to \$10,000 additional coverage.

**IDENTITY FRAUD, \$15,000 of coverage:** ..... \$ 20.00

**LOSS ASSESSMENT COVERAGE INCREASED LIMITS (EXCLUDING EARTHQUAKE):**

\$ 5,000 Limit .....	\$ 3.00
\$10,000 Limit .....	\$ 5.00
Each additional \$5,000 up to \$50,000 maximum.....	\$ 1.00

**TO INCREASE COMPREHENSIVE PERSONAL LIABILITY:**

\$300,000 .....	\$ 40.00
\$500,000 .....	\$ 55.00

**INCREASE MEDICAL PAY TO:**

\$2,000 .....	\$ 3.00
\$3,000 .....	\$ 6.00
\$4,000 .....	\$ 9.00
\$5,000 .....	\$ 12.00

**PERSONAL INJURY COVERAGE:**

\$100,000 .....	\$ 50.00
\$300,000 .....	\$ 75.00
\$500,000 .....	\$100.00

**WORKER'S COMPENSATION / RESIDENCE EMPLOYEES:** ..... \$250.00  
 One to two employees only.

**ADDITIONAL RESIDENCE LIABILITY: (Coverage Limit is per residence and must equal CPL)**

\$100,000 .....	\$ 10.00
\$300,000 .....	\$ 15.00
\$500,000 .....	\$ 25.00

**PERMITTED INCIDENTAL OCCUPANCIES:**

\$100,000 .....	\$ 20.00
\$300,000 .....	\$ 25.00
\$500,000 .....	\$ 30.00

# EARTHQUAKE RATES

**Limited Earthquake Coverage:** Subject to a deductible of 10% or 15% and a minimum premium of \$75.00. Coverage applies to the Dwelling with a maximum \$5,000 limit to applicable personal property.

Rates shown below are per \$1,000 of coverage and must be the same limit as the Coverage A amount.

**10% Deductible Rates**

Zone A: \$4.00      Zone B: \$3.50      Zone C: \$3.50      Zone D: \$ .50      Zone E: \$1.00      Zone F: \$5.00      Zone G: \$ .50

**15% Deductible Rates:** 20% Credit on the rates above.

**Earthquake Zone Definitions:**

**Zone A - Counties of:**

Alameda	Mendocino	San Francisco	Santa Cruz
Contra Costa	Monterey	San Mateo	Solano
Lake	Napa	Santa Clara	Sonoma
Marin	San Benito		

**Zone B - Counties of:**

Kern	Los Angeles	Orange	San Luis Obispo
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**Zone C - Counties of:**

Santa Barbara	Ventura
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**Zone D:** San Diego County

**Zone E - Counties of:**

Alpine	Inyo	Riverside zip codes: 92225, 92272, 92280
Imperial	Mono	San Bernardino zip codes: 92242, 92267, 92277, 92278, 92309-92311, 92327, 92332, 92338, 92351, 92363-92365, 93558, 93562

**Zone F - Counties of:**

Riverside	San Bernardino
Except the zip codes in Zone E	

**Zone G - Counties of:**

Amador	Humboldt	Placer	Sutter
Butte	Kings	Plumas	Tehama
Calaveras	Lassen	Sacramento	Trinity
Colusa	Madera	San Joaquin	Tulare
Del Norte	Mariposa	Shasta	Tuolumne
El Dorado	Merced	Sierra	Yolo
Fresno	Modoc	Siskiyou	Yuba
Glenn	Nevada	Stanislaus	

**Engineering Service and Demolition Cost Coverage:** The limit of liability is 10% of coverage A. Rate = \$.15 per \$100 of coverage.

**Reconstruction Cost Coverage:** Included in the cost for Engineering Service and Demolition Cost Coverage. Limit of liability is \$10,000.

**Additional Living Expense Coverage:** \$1,500 is included.

# American Reliable Insurance Company

A Stock Insurance Company

8655 E Via De Ventura  
Scottsdale, AZ 85258-3321

A.M. Best Rated A-, Excellent

## TO REPORT A CLAIM

Please call American Reliable Insurance Company and report claims directly to a claims representative. You may give this number to your insured to call direct.

**Call: 1-800-245-1505**

**Fax: 1-800-224-4170**

Normal business hours are from 5:30 a.m. – 5:00 p.m. Mountain Standard Time. After normal business hours an answering service will take a message. All calls will be returned the next day.

## TO OBTAIN SUPPLIES

Please call your General Agent for all your supply needs. Their phone number is listed on the front of this guide.