

**Cabrillo Pacific Insurance Services, LLC License #: 0G98504 P.O Box 500750 San Diego, CA 92150-0750**

<b>Property Carriers</b>	<b>Aegis</b>	<b>Aegis Travel Club</b>	<b>Cal Mutual</b>	<b>American Reliable</b>	<b>Lloyd's</b>
Rating	A Rated, admitted	A rated, admitted	A rated, admitted	A rated, admitted	A-, not admitted
Forms	HO2,3,4,6; DP1, DP3	HO3	HO3	HO4,6,DP3, MH, travel trailer	HO3, DP3, DP1
How to rate	FSC bridge or submit thru website <a href="http://www.cabrillopac.com">www.cabrillopac.com</a>	<b>Currently not taking new business.</b>	Obtain rate from FSC. Bind at <a href="http://www.cabrillopac.com">www.cabrillopac.com</a>	Travel trailer on line. Bind at <a href="http://www.cabrillopac.com">www.cabrillopac.com</a> ,	Rate on line only, <a href="http://www.cabrillopac.com">www.cabrillopac.com</a> ,
Submitting	Must bridge or use website to bind.	Must bridge or use website to bind.	Call U/W for binder #.	Use website to bind.	Submit quote thru website.
Mail Application	Yes	Yes	Yes	Yes	Yes
Time	5 days – new 10 days – escrow	15 days	15 days	72 hours from effective date	10 days
Cost Estimator	Yes. 360Value online	Yes. 360Value online	Yes. 360Value on line	Yes. 360Value on line	Yes. 360Value on line
Cov. A Max	\$500,000 – HO3 \$500,000 – DP3 (4 units max)	\$750,000	\$850,000	Renewal only – HO3 \$400,000 – DP1 & 3 \$200,000 – MH	\$500,000
Cov. A Min	\$80,000	\$80,000	\$100,000	\$75,000, except MH	\$80,000
HO3 RC Cov A	150% 1930 and new. Mod Funct. <1930.	120%	150%	120% - Mobile Home	110%, 125%
DP3 RC Cov A	125%	n/a	n/a	100%	110%, 125%
Yr blt Minimum	1901	20 yrs or newer	35 yrs or newer	75 yrs and new, HO3 91 yrs and new, DP3	1901
Protection Class	1-8 – HO3 1-8 – DP3	1-7	1-6	1-7	1-9; PC 9 150 ft from brush and paved road to home
Losses	Up to 3	2 losses last 3 yrs	1 loss last 3 yrs	2 or more property losses or 1 fire, theft, liability, flood	Max 5 losses in Past 3 yrs
Brush	See UW Guide for county eligibility	500 ft; ½ mile wood shake	2500 ft; Tile roof – 500 ft	350 ft	150 ft
Credits	New Home, Mature Homeowner, Marriage, Roof	New Home, Tile Roof	New Home, New Loan, Claim Free, Roof	Claim free w/ AR prior Loss free – MH	None
Surcharges	Wood shake roofs, galvanized plumbing	Claims, Plumbing, wood shake	None.	Prior losses, wood shake	
Misc	Seasonal, secondary Ok	NSD Travel Program Seasonal, secondary ok	Replacement Cost Composite. No Seasonal homes.	Allow vicious animals, Animal exclusion applies	Vacant, COC, Partial Fuses