



## **HOMEOWNERS INSURANCE FOR THE WAY YOUR CUSTOMERS LIVE**

**Kemper Independence Insurance Company  
Unitrin Auto and Home Insurance Company**

**THEIR HOME IS THEIR BIGGEST INVESTMENT. KEMPER WILL HELP YOUR AGENCY MAKE SURE IT'S FULLY PROTECTED. WE PROVIDE A NUMBER OF INNOVATIVE OPTIONS SO YOU CAN DESIGN THE PERFECT COVERAGE TO MEET YOUR CUSTOMER'S NEEDS.**

**[RETURN TO LIST OF STATES](#)**

### **WHAT'S NEW?**

- Updated Underwriting Guidelines
- Discounts
- Coverages
- Territory Assignment

### **EDITION DATE:**

New Business: 12/29/2015

Renewal Business: 12/29/2015

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# UNDERWRITING GUIDELINES

The following guidelines shall be applicable to both new and renewal policies, except where a guideline makes reference to 'prior to binding,' which indicates that it shall be applicable to new business only.

## ADMINISTRATIVE RULES

- The full name of the underwriting company must appear on all applications, binders and similar forms that will be used to insure the risk, prior to the time the applicable forms reach the applicant.
- All new business applications and required forms must be signed by the applicant and producer.
- All required original applications, forms, reports and questionnaires must be filed and retained within the issuing agent's files as is required through your Kemper Agency Security Agreement and governing state laws.
- Binders should never exceed 10 days.
- CLUE reports are required for rating, binding and placement of all new business submissions, rewrites, in-office transfers and location changes. All associated loss activity, including any occurrences with \$0 paid (unless an "inquiry") must be properly reported and rated in the application and submission. This includes loss experience on prior, current and newly acquired premises locations. Risks with open/unresolved claims may not be bound or issued without prior underwriting approval.
- Coverage A value must be written to 100% of the current replacement cost. The minimum statewide cost per square footage is \$100; this minimum applies to new business and renewals. The company sponsored Replacement Cost Estimator is required for all property submissions.
- Proof of retrofitting is required under certain circumstances, whether or not earthquake coverage is requested. See Earthquake Underwriting Guidelines for requirements.
- The company may request inspection to verify rating characteristics, condition and hazards.
- Risks with base Coverage A value over \$900,000 and/or Scheduled Personal Property class values over \$200,000 must have Central Station Alarms.
- Each property risk is evaluated on several property risk characteristics in order to determine whether a property inspection shall be ordered. The Company employs a multivariate inspection-ordering model. All property risks are equally subject to this model.

## ELIGIBLE RISKS

- Single family structures and duplexes with one owner-occupied unit are eligible for coverage. Structures with three units or more are not eligible.
- Those built prior to 1920 must be referred to Underwriting prior to binding.
- Risks located in Protection Class 1 through 7. Risks located in Protection Class 8, 8A, 8B, 9 and 10 must be referred to Underwriting prior to binding.
- Dwelling must be free from wildfire vulnerability. Refer to Wildfire Rule.
- Risks with incidental commercial or hobby exposures must be referred to Underwriting prior to binding.
- Risks located on more than 5 acres of land must be referred to Underwriting prior to binding.
- Risks with livestock must be referred to Underwriting prior to binding.
- Risks with business conducted on premises for permitted occupancies only. See Home Business Rules for list of eligible classes of business.
- The writing of any new coverage or increases in existing coverage is prohibited for a period of 30 days following an earthquake of 5.0 or greater on the Richter scale, or a volcanic eruption. This applies in accordance with the distance rules listed under [Binding Authority](#).
- The binding of any new coverage, or increases to existing coverage, is prohibited for any and all risks within a 5-mile radius of an existing conflagration or active fire line.
- A homeowner policy may be issued for a home under the Course of Construction for the fully completed value, may be issued for a qualifying insured provided the occupancy is within 180 days. Owner-builder and owner-as-general contractor risks are not eligible. Refer to Underwriting prior to binding.

- Manufactured homes must be less than 10 years old. Construction with prefabricated parts is acceptable provided all major work, including wiring and plumbing, is performed by the manufacturer or by licensed contractors. Must have permanent foundation. Must complete Modular Home Worksheet prior to binding.
- Wood burning stoves and solar heating systems eligible if not primary source of heating. Systems must be professionally installed and inspected. Wood Burning Stove Questionnaire must be completed prior to binding.
- Roofs more than 25 years old are not eligible unless tile or metal or determined by inspection to be in sound condition. Roofs of any age and type, in poor or deteriorating condition, or with any incidence of unrepaired damage including wood splitting, curling, significant granule loss, or surface perforating or fracture are not eligible. Flat roofs (less than 2/12 pitch) or roofs of unique or unusual construction or material are not eligible. Overlaid roof surfacing not eligible.
- Dwelling and all functional systems (e.g., plumbing, heating, electrical, roof) must be in good and sound working condition, and free of any unrepaired damage, defects or uncorrected building /safety code violations.
- Plumbing must have copper or PVC water supply lines and be in sound functional condition for coverage eligibility. Fixtures, outlets, hoses, etc must also be in sound functional condition.
- Heating – thermostatically controlled central heating system is required. Must be in sound, proper and functional condition. Units in service more than 20 years may require professional inspection to certify. Risks where a wood stove or other alternative energy source is primary source of heat are not eligible.
- Electrical – Full service supply to the breaker box with a minimum of 100 amps. Risks with any type or amount of fuses, knob-and-tube wiring or aluminum wiring are not eligible.
- Eligible policy rewrites and new lines of insurance added to existing lines are subject to new business underwriting guidelines as stated. Any policy which has been non-renewed or cancelled by Kemper is ineligible to be rewritten. Eligible policy rewrites:
  - Package to Monoline
  - Monoline to Package
  - Home Change in Policy Form
  - New Insured Location
  - Change in effective date

## **UNACCEPTABLE RISKS**

- The following risks are ineligible for coverage:
- Risks with losses involving insured negligence or carelessness.
- Risks with unrepaired, unresolved or unmitigated damage..
- Risks with an increased risk of loss hazard (no railing on deck, debris on premises, cracked/uneven sidewalk, no chimney spark arrestor, etc).
- Vacant dwellings
- Risks with pets characterized by aggressive behavior are not eligible for coverage, such as but not limited to these breeds of dogs: Rottweiler, Pit Bull, Akita, American Staffordshire Terrier, Chow, English Bull, Terrier, Bull Terrier, and any Wolf Hybrids, or mixes containing these breeds. Presence of dogs of any breed, or any other animals of various types with bite or attack history.
- Individuals subject to high public profile and/or increased hazard exposure
- Risks with unfenced pools, and those not fenced to locate building code
- Risks located on, or immediately adjacent to, a slope of 25-degrees or more
- Risks with primary commercial and/or ranching activities
- Risks with more than 2 personal-use horses
- Dwellings of unique or unusual construction (including but not limited to log homes, domes, historical structures, earthen homes etc.)
- Dwellings built on or immediately adjacent to structurally unstable soils/landfill
- Risks with trampolines (unless trampoline is in fenced backyard with safety netting and protective padding on the hooks and springs)
- Mobile homes
- Risks with Exterior Insulation & Finishing Systems (EIFS), also known as “synthetic stucco”

# PROTECTION CLASS UPGRADE PROGRAM

Available for:

## **NAPA COUNTY in the following zip codes**

Calistoga: 94515  
St. Helena: 94574  
Yountville: 94599  
Oakville: 94562  
Rutherford: 94573  
Napa: 94558, 94559

## **SONOMA COUNTY in the following zip codes**

Geyserville: 95441  
Healdsburg: 94558  
Windsor: 94592  
Fulton: 95439  
Santa Rosa: 95401, 95403, 95405, 95407, 95409  
Rohnert Park: 94528  
Penngrove: 94951  
Petaluma: 94952, 94954, 94999  
Kenwood: 95452  
Glen Ellen: 95442  
Eldridge: 95431  
Boyes Hot Springs: 95416  
Sonoma: 95476

The Protection Class Upgrade Program applies to any one or two-family primary residence classified by ISO as Protection Class 8 or 9 that meets all of the following eligibility criteria:

- Dwelling is located within a populated area and is within 5 road miles and 10 minutes travel time of the primary responding fire department.
- Dwelling is fully accessible by a paved road (including the driveway) under weather conditions including consideration for routes with load limits on bridges and entrance gate widths.
- Dwelling must have a code-certified water source with year-round availability in the form of: A functioning fire hydrant, tank, pool, lake or pond with proper fire equipment connection devices, located within 1,000 feet of the dwelling OR  
The responding fire department must have tanker and pumper truck(s) with 1,500 gallons or more water supply, which can deliver 150-200 gpm continuously for at least 20 minutes (4,000 gallons), including all sources and mutual aid agreements.
- Dwelling structure must be visible to adjoining neighbors.
- Dwelling must have a non-combustible, fire resistant roof. Dwellings with wood shake roofs and/or extensive wood decking are not eligible.
- Dwelling must be at least 1,000 feet from any brush hazard.
- Dwelling may not be built on, or immediately adjacent to, a slope of 25 degrees or more.
- Dwellings with Local or Central Station Fire Alarms are preferred
- Property must have less than 5 acres
- Property may not have primary or incidental commercial or farming activities.
- Property may not be available for use by livestock.
- Clients with incidental vineyard farming activities, that potentially involve liability and/or work comp exposures, must be pre-qualified with underwriting.

Any dwelling meeting each of these requirements shall be rated the same Protection Class as the responding fire department.

**Note:** The protection class of the responding fire department must be entered on the application using a "Y" in the Protection class Upgrade Field to ensure that the dwelling is rated in the Protection Class Upgrade Program.

## **WILDFIRE VULNERABILITY**

If the property is located within a Kemper designated wildfire vulnerable review area, the risk is subject to underwriting review and action. This underwriting review may result in cancellation of the policy. The company may designate a risk "wildfire vulnerable" after taking into consideration the additional factors below:

- Past fire perimeters and possible repeat pattern areas
- ISO designated brush zones in the following counties: Los Angeles, Orange, Riverside, San Bernardino, Santa Barbara, and Ventura
- CDS Brush Mapping, LLC designated wildfire zones
- Elevation / slope
- Prevailing wind direction and acute wind speed and direction from predictive events
- Wildfire fuel as evidenced from inspection, alternative mapping data or photographs
- Relative proximity of the risk with respects to the above which increases the potential of a loss by wildfire
- Known or predictive negatives of inadequacies in fire agency response times and/or equipment
- The individual risk's construction type and/or clearance which may further vulnerability to wildfire

The company maintains the right to administer concentration of risks in and around all wildfire vulnerable areas and may be subject to a wildfire surcharge.

## **WOOD SHAKE ROOFS**

The following counties are ineligible for placement of homes with wood shake roofs due to extreme wildfire vulnerability: Calaveras, Del Norte, Inyo, Lake, Lassen, Los Angeles, Mariposa, Modoc, Mono, Nevada, Orange, Plumas, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Sierra, Trinity, Tuolumne and Ventura.

## **BINDING AUTHORITY**

### **CONFLAGRATION, WILDFIRE OR FIRESTORM**

The binding of any new coverage, decreasing of deductibles or increases to existing coverage is prohibited for any and all risks within a 5-mile radius of an existing conflagration or active fire line with respects to any wildfire, firestorm, wildland fire, brush, range fire or forest fire.

### **EARTHQUAKE OR VOLCANIC ERUPTION**

The binding of any new coverage, decreasing of deductibles or increases to existing coverage is prohibited for a period of 30 days following an earthquake of 5.0 or greater on the Richter scale or any volcanic eruption. This applies in accordance to the following distance rules:

<b>MAGNITUDE</b>	<b>RADIUS</b>
5.0 to 6.5	50 miles
Over 6.5 to 7.0	100 miles
Over 7.0	200 miles or Company announcement
All Volcanic Eruptions	100 miles or Company announcement

### **STORM WATCH OR WARNING**

Do not bind, issue or request issuance of policies when a tornado watch or warning has been announced by the Weather Bureau for the area. No new or additional property coverage is to be accepted after the Weather Bureau has declared a "Tornado Watch" or other storm warnings that forecast the probability that an abnormally severe storm will strike the area – until the threat has passed and the warnings have been withdrawn. During this time deductibles cannot be reduced.

For individual risk binding, please refer to your agency binding authority schedule

## AGENCY DOCUMENTATION RETENTION

REQUIREMENT	FAX TO UNDERWRITING AND RETAIN IN AGENCY FILE	RETAIN IN AGENCY FILE	ACCEPTABLE DOCUMENTATION
ACORD Application		X	Completed and signed application
Square Footage Estimator		X	Replacement cost calculation and verification form
Central Alarm Certificate		X	Central station alarm proof of purchase and installation
Appraisal	X		Scheduled personal property appraisals
Photo		X	Residency photo
Replacement Cost Dwelling – Older Home Questionnaire		X	Homes built prior to 1950 with Replacement Cost Dwelling coverage
Updates – Dwellings over 30 years		X	Proof of plumbing, electrical, roof and heating updated equipment
Woodstove Questionnaire		X	Completed questionnaire and photo
Dog Questionnaire		X	Completed questionnaire required prior to possible underwriting approval of an unacceptable breed
Home Buyer Discount Note: Homes with a year of construction equal to the current or prior year are exempt from this documentation requirement	X	X	<ul style="list-style-type: none"> <li>▪ Recent pre-sale home inspection</li> <li>▪ Recent property appraisal</li> <li>▪ Other official closing documents</li> </ul>

**Note:** Documentation must be retained as long as the coverage remains in force with the company, **plus** the additional statutory requirement for record retention after the policy is non-renewed or cancelled.

***All documentation must be made available to the company at the Underwriter's request.***



# PRODUCT SUMMARY

## BASIC LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

The basic Limits of Liability required under the Homeowners are as follows:

SECTION I - PROPERTY DAMAGE			
Coverage	Description		Amount
A	Dwelling		Selected Coverage A limits should reflect the amount that will allow the customer to rebuild their existing dwelling.
B	Other Structures	HO 00 03 1 or 2 Family Dwelling	10% of A
C	Personal Property	HO 00 03 1 or 2 Family Dwelling	50% of A
D	Loss of Use	HO 00 03 HO 00 04 HO 00 06	20% of A 20% of C 40% of C
SECTION II - LIABILITY FORM			
E	Personal Liability		\$100,000 Each Occurrence
F	Medical Payments to Others		\$1,000 Each Person

## DESCRIPTION OF COVERAGES

The policy shall be consulted for exact contract conditions.

SECTION I COVERAGE – PROPERTY DAMAGE	HO 00 03	HO 00 04 & HO 00 06
Fire or Lightning	Coverage A, B, C & D	Coverage C & D
Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles or Smoke	Coverage A, B, C & D	Coverage C & D
Vandalism or Malicious Mischief	Coverage A, B, C & D	Coverage C & D
Theft	Coverage A, B, C & D	Coverage C & D
Volcanic Eruption	Coverage A, B, C & D	Coverage C & D
Falling objects, Weight of ice snow or sleet, Accidental discharge of water or steam, Sudden and accidental tearing apart of a heating system or appliance, Freezing, Sudden accidental damage from electrical current	Coverage A, B, C & D	Coverage C & D
Additional risks with certain exceptions (Special Coverage)	Coverage A, B, & D	No
SECTION II COVERAGES - LIABILITY		
<b>COVERAGE E PERSONAL LIABILITY</b>	Covers payment on behalf of any insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage arising out of an insured's premises or personal activities.	
<b>COVERAGE F MEDICAL PAYMENTS TO OTHERS</b>	Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises or personal activities.	

## MANDATORY COVERAGES

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

**Note:** Section II Coverage is not mandatory for the secondary residence policy if the same company insures the initial and secondary residence.

# HOMEOWNERS (HO3) POLICY FEATURES

Coverage	Special	Plus	Classic	Ultimate
As a Monoline Policy	Available	Available	Available	Available
As a Package Policy	N/A	Available	Available	Available
Blanket Property Limit (BPL)	N/A	200% of Cov A	200% of Cov A	200% of Cov A
Dwelling Covered Perils	Open Perils	Open Perils	Open Perils	Open Perils
Contents Covered Perils	Named Perils	Named Perils	Open Perils	Open Perils
<a href="#">Special Personal Property</a> (Open Perils on Contents)	Available	Available	Included	Included
<a href="#">Replacement Cost Dwelling</a>	150% of Cov A	150% of BPL	150% of BPL	150% of BPL
<a href="#">Replacement Cost Contents</a>	Included	Included	Included	Included
<a href="#">Ordinance or Law</a>	25% of Cov A	50% of Cov A	50% of Cov A	100% of Cov A
<a href="#">Water Back Up</a>	Available up to \$50,000	Available up to \$50,000	\$10,000 - Additional up to \$50,000	\$15,000 - Additional up to \$50,000
<a href="#">Personal Injury</a>	Included	Included	Included	Included
<a href="#">Identity Fraud</a> Subject to \$250 Deductible	\$15,000 Available	\$15,000 Available	\$25,000 Included	\$50,000 Included
Mortgage Extra Expense:				
Monthly Mortgage Exp	N/A	N/A	N/A	\$12,000
Acquisition Costs	N/A	N/A	N/A	\$2,000
<a href="#">Money</a>	\$200	\$200	\$1,000	\$1,000
<a href="#">Securities</a>	\$1,000	\$1,000	\$5,000	\$5,000
Watercraft	\$1,000	\$1,000	\$3,000	\$3,000
Trailers	\$1,000	\$1,000	\$3,000	\$3,000
<a href="#">Theft of Jewelry</a>	\$3,000	\$5,000	\$5,000	\$10,000
Per Item Limit	\$1,000	\$1,000	\$5,000	\$10,000
<a href="#">Theft of Firearms</a>	\$2,000	\$2,000	\$5,000	\$5,000
<a href="#">Theft of Silverware</a>	\$3,000	\$5,000	\$5,000	\$10,000
<a href="#">Business Property:</a>				
On Premises	\$2,500	\$2,500	\$5,000	\$10,000
Off Premises	\$250	\$250	\$500	\$5,000
Trees, Shrubs & Plants	5% of Cov A	5% of BPL	5% of BPL	5% of BPL
Per Item Limit	\$500	\$500	\$500	\$1,000
<a href="#">Credit Card</a>	\$1,000	\$5,000	\$10,000	\$10,000
<a href="#">Loss Assessment</a>	\$1,000	\$1,000	\$10,000	\$50,000
Fire Dept Service Charge	\$500	\$500	\$500	\$1,000
<a href="#">Refrigerated Property</a> Subject to \$100 Deductible	\$500	\$500	\$500	\$500
Lock Replacement	N/A	50% of Cost up to \$500	50% of Cost up to \$500	50% of Cost up to \$500
<a href="#">Agreed Amount</a>	Available	Available	Included	Included
Debris Removal (Other than Trees)	Additional 5% if Applicable Limit Exhausted	Reasonable Expense	Reasonable Expense	Additional 5% BPL if Limit Exhausted
Tree Removal	\$500	\$500	\$500	\$1,000
Per Item Limit	\$500	\$500	\$500	\$500
Landlord's Furnishings	\$2,500	\$2,500	\$2,500	\$5,000
Personal Data Recovery	N/A	N/A	N/A	\$5,000
Land	N/A	N/A	N/A	10% of BPL
Reward Coverage	N/A	N/A	10% of Loss up to \$1,000	10% of Loss up to \$1,000
Claim Expense	\$50 per day	\$50 per day	\$250 per day	\$250 per day

# CONDOMINIUM OWNER (HO6) POLICY FEATURES

Coverage	Basic	Special	Plus	Classic	Ultimate
As a Monoline Policy	Available	Available	Available	Available	Available
As a Package Policy	N/A	N/A	Available	Available	Available
Blanket Property Limit (BPL)	N/A	N/A	160% of Cov C	160% of Cov C	160% of Cov C
Dwelling Covered Perils	Named Perils	Named Perils	Named Perils	Open Perils	Open Perils
Contents Covered Perils	Named Perils	Named Perils	Named Perils	Open Perils	Open Perils
<a href="#">Special Personal Property</a> (Open Perils on Contents)	Available	Available	Available	Included	Included
<a href="#">Replacement Cost Contents</a>	Available	Included	Included	Included	Included
<a href="#">Ordinance or Law</a>	10% of Cov A - Available up to 100%	10% of Cov A - Available up to 100%	10% of Cov A - Available up to 100%	10% of Cov A - Available up to 100%	15% of Cov A - Available up to 100%
<a href="#">Water Back Up</a>	Available up to \$25,000	Available up to \$25,000	Available up to \$25,000	\$10,000 - Avail up to \$25,000	\$15,000 - Avail up to \$25,000
<a href="#">Personal Injury</a>	Available	Included	Included	Included	Included
<a href="#">Identity Fraud</a> Subject to \$250 Deductible	\$15,000 Available	\$15,000 Available	\$15,000 Available	\$25,000 Included	\$50,000 Included
Mortgage Extra Expense:					
Monthly Mortgage Exp	N/A	N/A	N/A	N/A	\$12,000
Acquisition Costs	N/A	N/A	N/A	N/A	\$2,000
<a href="#">Money</a>	\$200	\$200	\$200	\$1,000	\$1,000
<a href="#">Securities</a>	\$1,000	\$1,000	\$1,000	\$5,000	\$5,000
Watercraft	\$1,000	\$1,000	\$1,000	\$3,000	\$3,000
Trailers	\$1,000	\$1,000	\$1,000	\$3,000	\$3,000
<a href="#">Theft of Jewelry</a>	\$2,500	\$3,000	\$5,000	\$5,000	\$10,000
Per Item Limit	\$1,000	\$1,000	\$1,000	\$5,000	\$10,000
<a href="#">Theft of Firearms</a>	\$2,000	\$2,000	\$2,000	\$5,000	\$5,000
<a href="#">Theft of Silverware</a>	\$2,500	\$3,000	\$5,000	\$5,000	\$10,000
<a href="#">Business Property:</a>					
On Premises	\$2,500	\$2,500	\$2,500	\$5,000	\$10,000
Off Premises	\$250	\$250	\$250	\$500	\$5,000
Trees, Shrubs & Plants	10% of Cov C	10% of Cov C	5% of BPL	5% of BPL	5% of BPL
Per Item Limit	\$500	\$500	\$500	\$500	\$1,000
<a href="#">Credit Card</a>	\$500	\$1,000	\$5,000	\$10,000	\$10,000
<a href="#">Loss Assessment</a>	\$1,000	\$1,000	\$1,000	\$10,000	\$50,000
Fire Dept Service Charge	\$500	\$500	\$500	\$500	\$1,000
<a href="#">Refrigerated Property</a> Subject to \$100 Deductible	Available	\$500	\$500	\$500	\$500
Lock Replacement	N/A	N/A	50% of Cost up to \$500	50% of Cost up to \$500	50% of Cost up to \$500
<a href="#">Agreed Amount</a>	Available	Available	Available	Included	Included
Debris Removal (Other than Trees)	Additional 5% if Applicable Limit Exhausted	Additional 5% if Applicable Limit Exhausted	Reasonable Expense	Reasonable Expense	Additional 5% BPL if Limit Exhausted
Tree Removal	\$500	\$500	\$500	\$500	\$1,000
Per Item Limit	\$500	\$500	\$500	\$500	\$500
Personal Data Recovery	N/A	N/A	N/A	N/A	\$5,000
Land	N/A	N/A	N/A	N/A	10% of BPL
Reward Coverage	N/A	N/A	N/A	10% of Loss up to \$1,000	10% of Loss up to \$1,000
Claim Expense	\$50 per day	\$50 per day	\$50 per day	\$250 per day	\$250 per day

# TENANT (HO4) POLICY FEATURES

Coverage	Basic	Special	Plus
As a Monoline Policy	Available	Available	Available
As a Package Policy	N/A	N/A	Available
Blanket Property Limit (BPL)	N/A	N/A	120% of Cov C
Contents Covered Perils	Named Perils	Named Perils	Named Perils
<a href="#">Replacement Cost Contents</a>	Available	Included	Included
<a href="#">Ordinance or Law</a>	10% of Cov A - 100% Available	10% of Cov A - 100% Available	10% of Cov A - 100% Available
<a href="#">Water Back Up</a>	Available up to \$25,000	Available up to \$25,000	Available up to \$25,000
<a href="#">Personal Injury</a>	Available	Included	Included
<a href="#">Identity Fraud</a> Subject to \$250 Deductible	\$15,000 Available	\$15,000 Available	\$15,000 Available
<a href="#">Money</a>	\$200	\$200	\$200
<a href="#">Securities</a>	\$1,000	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000	\$1,000
Trailers	\$1,000	\$1,000	\$1,000
<a href="#">Theft of Jewelry</a>	\$2,500	\$3,000	\$5,000
Per Item Limit	\$1,000	\$1,000	\$1,000
<a href="#">Theft of Firearms</a>	\$2,000	\$2,000	\$2,000
<a href="#">Theft of Silverware</a>	\$2,500	\$3,000	\$5,000
<a href="#">Business Property:</a>			
On Premises	\$2,500	\$2,500	\$2,500
Off Premises	\$250	\$250	\$250
Trees, Shrubs & Plants	10% of Cov C	10% of Cov C	5% of BPL
Per Item Limit	\$500	\$500	\$500
<a href="#">Credit Card</a>	\$500	\$1,000	\$5,000
<a href="#">Loss Assessment</a>	\$1,000	\$1,000	\$1,000
Fire Dept Service Charge	\$500	\$500	\$500
<a href="#">Refrigerated Property</a> Subject to \$100 Deductible	Available	\$500	\$500
Lock Replacement	N/A	N/A	50% of Cost up to \$500
<a href="#">Agreed Amount</a>	Available	Available	Available
Debris Removal (Other than Trees)	Additional 5% if Applicable Limit Exhausted	Additional 5% if Applicable Limit Exhausted	Reasonable Expense
Tree Removal	\$500	\$500	\$500
Per Item Limit	\$500	\$500	\$500
Claim Expense	\$50 per day	\$50 per day	\$50 per day

# SPECIAL HOMEOWNERS ENDORSEMENT

INCLUDED WITH ALL HO-3 POLICIES

NOT APPLICABLE TO PLUS, CLASSIC AND ULTIMATE

Personal Property (Coverage C) Replacement Cost Coverage	<ul style="list-style-type: none"><li>• Replacement Value may be substituted for Actual Cash Value for the following Section I - Coverage C - Unscheduled Personal Property Coverage.</li><li>• Coverage C is automatically elevated to 70% of Coverage A at no additional charge.</li><li>• This coverage does not apply to residences rented or leased to others.</li></ul>
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	<ul style="list-style-type: none"><li>• The limit of liability for Section I is increased by \$500.</li></ul>
Refrigerated Property	<ul style="list-style-type: none"><li>• Loss to contents of freezer and refrigerator units on the residence premises will be covered up to \$500.</li><li>• The loss must be caused by change in temperature resulting from interruption of electrical service, caused by damage to generating or transmission lines or equipment; or, mechanical or electrical breakdown.</li><li>• A deductible of \$100 applies.</li></ul>
Personal Property - Special Limit of Liability	<p>The special limit of liability under Section I - Coverage C - Personal Property are increased as follows:</p> <ul style="list-style-type: none"><li>• The special limit of liability for Jewelry, Watches and Furs is increased by \$500; not to exceed \$1,000 for any one article.</li><li>• The Special limit of liability for Silverware, Silver-plated ware, Gold-plated ware and Pewterware is increased by \$500.</li></ul>
Watercraft liability Coverage	<ul style="list-style-type: none"><li>• Motors up to and including 50 horsepower.</li></ul>
Personal Injury Liability	

Attach: VS 2317: Special Homeowners Endorsement

# DEDUCTIBLES

## ALL OTHER PERILS DEDUCTIBLES

All Homeowners Policies are subject to a deductible applicable to loss from all Section I perils covered under the policy on an occurrence basis. When a separate deductible amount applies to a certain peril such as Windstorm or Hail, also enter that deductible amount and peril in the Deductible declaration of the policy.

Base Deductible: \$500

Optional Other Deductibles: \$250\*, \$500, \$750, \$1,000, \$2,000, \$2,500, \$5,000, \$7,500, \$10,000, \$25,000 or \$50,000

\* Only available on renewal policies that currently carry this deductible

# DISCOUNTS

The following discounts are offered in the Homeowners Program

DISCOUNT AND ENDORSEMENT #	REQUIREMENT	% DISCOUNT
Age of Dwelling	A discount may apply based on the newness of the home.	Up to 25%
CA Home Inspection/ Home Purchase Discount	A discount may apply for recently purchased homes <ul style="list-style-type: none"> <li>• Available on HO 3 and HO 6 <u>policies only.</u></li> <li>• Home must have been purchased within the current or prior year to initially qualify.</li> <li>• Existing policyholders qualify only as part of a new dwelling purchase (currently insured dwellings ineligible)</li> <li>• Credits will be reduced at each annual policy renewal</li> <li>• Validation of year of construction and year of purchase is required. Refer to company Underwriting Guidelines for acceptable documentation requirements.</li> </ul>	Up to 10%
Loss Free	Loss Free three years immediately preceding the new business effective date	19%
Mature Homeowner	Named Insured age 60+. (Secondary and Seasonal dwelling policies ineligible)	5%
PACKAGE PLUS	When Homeowners is combined with Automobile Blanket Property Limit with enhanced coverage (see Features Comparison)	20%
Account Credit	When Homeowner policy is written with Automobile policy	15%
Protective Devices HO 0416	Approved and properly maintained installations of burglar alarms, fire alarms, automatic sprinklers and smoke detectors in the dwelling The Smoke detector credit is not applicable if the Residence Safety Package Credit is applied.  <b><u>Type of Installation</u></b> Central Station Reporting Burglar Alarm Central Station Reporting Fire Alarm Police Station Reporting Burglar Alarm Fire Department Reporting Fire Alarm Local Burglar and/or Fire Alarm and/or Smoke Detectors Automatic Sprinklers in all areas including attics, bathrooms, closets, and attached structures Automatic Sprinklers in all areas except attic, bathroom, closets, and attached structure areas that are protected by a fire detector Manned Security Residential Area for which normal entry and exit is limited to access points which are manned by employed security guards- HO 00 03 Secured Building- HO 00 04 or HO 00 06 Secured Building with guard on duty 24 hours a day- HO 00 06	<b><u>Percent</u></b> 5% 5% 3% 3% 2% 13% 8% 5% 2% 5%
Residence Safety VK 1012	Smoke Detectors, Fire Extinguishers and Deadbolt Locks on all exterior doors	3%
Superior Construction	Non-combustible or Fire-resistive constructions	15%

## **ADDITIONAL INSURED**

### **HO 00 03 ONLY**

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.

Attach: VS 1146: Additional Insured

## **CHANGES OR CANCELLATIONS**

Mandatory coverages cannot be canceled unless the entire policy is cancelled. If insurance is increased, cancelled or reduced, the additional return premium shall be computed on a pro rata basis.

## **CREDIT FOR EXISTING INSURANCE**

### **PACKAGE ONLY**

To determine the credit for existing insurance:

- Develop the applicable full term homeowners premium based on the effective date of the policy.
- Calculate a pro rata factor based on the expiration date of the insured's existing Homeowners policy.
- Multiply the applicable full term homeowners premium by the pro rata factor.

Attach: VK 1116: Existing Insurance

## **CONSTRUCTION DEFINITIONS**

- Frame - exterior wall of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports. Aluminum, plastic or vinyl siding over frame.
- Masonry Veneer - exterior walls of combustible construction veneered with brick or stone.
- Masonry - exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete brick, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground).
- Superior Construction
  - Non-Combustible - exterior walls and floors and roof constructed of  $\bar{7}$  and supported by metal, asbestos, gypsum, or other non-combustible materials.
  - Masonry Non-Combustible - exterior walls constructed of masonry materials (as described above) and floors and roof of metal or other non-combustible materials.
  - Fire Resistive - exterior walls and floors and roof constructed of masonry or other fire resistive materials.

**Note:** Mixed (Masonry/Frame) - a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area; otherwise class and code as masonry.

## **MANUAL PREMIUM REVISION**

A manual premium revision shall be made in accordance with the following procedures:

- The effective date of such revision shall be announced.
- The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

## **POLICY PERIOD**

The policy may be written for a period of one year and may be continued for successive policy periods based upon the premiums, forms and endorsements then in effect for the company.



## PROTECTION CLASS CODES

The Protection Class listings in the Public Protection Classification manual apply to risks insured under Homeowners policies. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.)

In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

DISTANCE TO FIRE STATION	CLASS
5 road miles or less with hydrant within 1,000 feet	First protection class (e.g. 6/9, use Class 6)
5 road miles or less with hydrant beyond 1,000 feet	9
Over 5 road miles but within 10 road miles	10
All other properties	10

## SINGLE BUILDING DEFINITION

The following will be considered single buildings:

- Buildings, or sections of buildings, accessible through unprotected openings

The following will be considered separate buildings:

- Buildings which are separated by space
- Buildings, or sections of buildings, which are separated by a 6 inch reinforced concrete or an 8 inch masonry party wall, which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall.
- Buildings, or sections of buildings, which are separated by a documented minimum two-hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions, which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall.

Accessibility between buildings with independent walls or through masonry, party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

## SECONDARY RESIDENCE PREMISES

The company must insure the primary residence. Homeowners coverage on a secondary residence premises may be provided under a separate policy. Section II Coverage is not mandatory for the secondary residence policy when the same company insures the initial and secondary residence.

- A credit will apply to the Secondary Residence policy since Section II coverage is provided under the initial residence.
- Add the charge for Other Insured Locations Occupied by Insured to the policy covering the initial residence.

## **TOWN HOUSE OR ROW HOUSE**

### **ALL FORMS EXCEPT HO 00 04 AND HO 00 06**

Coverage may be provided for an eligible 1 or 2 family dwelling which is part of a town house or row house.

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units.

## **WHOLE DOLLAR PREMIUM**

Each premium shown on the policy and endorsements will be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more will be rounded to the next higher whole dollar. In the event of cancellation by the company, the return premium may be carried to the next higher whole dollar.

# PAYMENT PLANS

## PAPER BILLING

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining billed quarterly
- Monthly: 1 installment due on policy effective date; remaining billed monthly

## CHECKLESS (EFT)

- One Pay Plan: 100% of premium due on policy effective date
- Quarterly Plan: 25% of premium due on policy effective date; remaining withdrawn quarterly
- Monthly: 1 installment due on policy effective date; remaining withdrawn monthly

## BILLING FEES

- \$6.00 Bill Fee per paper bill produced
- \$1.00 Bill Fee for each recurring bill pay installment (Credit Card / EFT)
- \$20.00 Late Fee
- \$15.00 Reinstatement Fee
- \$30.00 NSF Fee

## DOWN PAYMENTS

### Down Payments are required:

- 1) On every new business policy written in KIC or UAH where the payor is the Insured or Other and none of the conditions below exist.
- 2) Only on the side of a package policy where the side is a new business policy but the other side meets one of the conditions below.

### Down Payments are not required:

- 1) If the policy is a rewrite, which is defined by the Prior Carrier = Kemper (or one of the Unitrin Companies)
- 2) If the policy is an approved block transfer
- 3) If the policy is an intra-agency transfer
- 4) On a monoline homeowner policy if mortgagee is the payor
- 5) For the side of a policy with a CEC (Credit for Existing Coverage) as long as the CEC effective date is 30 days after the processing date.
  - a. A CEC allows an agent to write a package with non concurrent effective dates for auto and home

### The following Down Payment rules will apply when utilizing RPW 6.0 for issuing policies:

- 1) Down payments greater than or equal to the Estimated Down Payment for each new business entry.
- 2) The minimum down payment amount will be based on the payment method and/or pay plan selected countrywide:
  - a. If Recurring Payment Method = EFT or Visa/MasterCard and Pay Plan = Monthly, 1 month down is required for both annual and semi-annual policies.
  - b. If Recurring Payment Method = Paper bill and Pay Plan = Monthly, 20% down payment is required for both annual and semi-annual policies.
  - c. If Recurring Pay Plan = Quarterly, 25% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
  - d. If Recurring Pay Plan = Two Pay, 50% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
  - e. If Recurring Pay Plan = One Pay and Payor = Insured or Other, 100% down payment is required for EFT, Visa/MasterCard or Paper Bill recurring payment methods.
  - f. If Payor = Mortgage, down payment is not required and is optional.

# ADDITIONAL OPTIONAL COVERAGE AVAILABILITY BY FORM

HO 00 03	HO 00 04	HO 00 06	COVERAGE
	X		Building Additions and Alterations
X			Dwelling Under Construction
X	X	X	Earthquake
X			Inflation Guard
		X	HO 00 06 Unit-Owners Increased Coverage A
		X	HO 00 06 Unit-Owners Rental to Others
X	X	X	Loss Assessment
X		X	Mold, Fungi Increased Coverage
X	X	X	Ordinance or Law
X			Other Structures – Increased Limits
X			Other Structures – Rented to Others
X	X	X	Other Structures Off Premises
X			Rental to Others - Theft
X			Sinkhole Collapse
X	X	X	Water Back-up
X	X	X	Blanket Valuable Items
X	X	X	Collectibles
X	X	X	Business Property – Increased Limit
X	X	X	Credit Card, Fund Transfer Card
X	X	X	Identity Fraud
Included	X	X	Replacement Cost Personal Property
X	X	X	Scheduled Personal Property
X	X	X	Scheduled Personal Property – Agreed Value
X	X	X	Personal Property – Other Residences
X	X	X	Increased Special Limits Personal Property
X	X	X	Refrigerated Property
X	X	X	Special Computer Coverage
X		X	Special Personal Property
X	X	X	Additional Residence - Liability
X	X	X	Additional Residence Rented to Others - Liability
X	X	X	Business Pursuits - Liability
X		X	Incidental Farming
X	X	X	Permitted Incidental Occupancies
X	X	X	Personal Injury
X	X	X	Residence Employees

# **BUILDING ADDITIONS AND ALTERATIONS**

## **FORM HO 00 04**

The limit of liability of 10% of Coverage C (10% of the Blanket Property Limit for PLUS) may be increased.

Attach: HO 0451: Building Additions and Alterations Increased Limits

## **EARTHQUAKE COVERAGE**

Click Earthquake Coverage Heading to access State Content.

### **FORM HO 00 06 COVERAGE A**

This rule does not apply to PLUS, CLASSIC or ULTIMATE since the limit for Coverage A is included in the Blanket Property Limit and Coverage A is provided on a Special Coverage basis. If additional Coverage A is needed, increase the Blanket Property Limit.

The Coverage A Limit of Liability provided in the policy is:

- 50% of the Limit of Liability for Coverage C during the first 90 days the policy is in effect, rounded up to the nearest hundred. (This does not apply to renewal or continuation of the policy.)
- 20% of the Limit of Liability for Coverage C after the first 90 days the policy is in effect, rounded up to the nearest hundred.

This coverage is automatically included on all HO 00 06 policies.

Attach: VK 1044: Unit-Owners Building Items

### **FORM HO 00 06 COVERAGE A INCREASED LIMITS**

The basic limit may be increased. The premium is developed based on the additional limit of insurance.

### **FORM HO 00 06 COVERAGE A SPECIAL COVERAGE**

The Section I Perils Insured Against may be broadened to cover additional risks of loss. This rule does not apply when Endorsement VS 2341 Special Personal Property Coverage - HO 00 06 is used.

Attach: HO 1732: Unit-Owners Coverage A - Special Coverage

### **FORM HO 00 06 UNITS REGULARLY RENTED TO OTHERS**

Not Applicable to PACKAGE

There is no coverage for Coverage C - Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy may be endorsed, however, to provide such coverage, including theft.

Attach: HO 1733: Unit-Owners Rental to Others

## LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA

The limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of "occurrences", the number of claims-made, or the number of locations insured under this endorsement and listed in this Schedule. The amount shown in the table below is the most we will pay for:

- The total of all loss payable under Section I – Property Coverages caused by fungi wet or dry rot, or bacteria; or
- The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section I – Property Coverages; or
- The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or bacteria; or
- The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.

This endorsement applies to all policies.

COVERAGE	LIMIT
Section I – Property Coverage Limit Of Liability for the Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria when resulting from a Peril Insured Against	\$10,000
Section II – Coverage E Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria when resulting from a Peril Insured Against	\$50,000

Attach:

VS 1987: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage for Forms HO 00 06 without VS 2339, VS 2341, HO1732, VS 2306, VS 2307, VS 2308 and VS 2309

VS 1987: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage for all Form HO 00 04 policies

VS 1988: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage for Form HO 00 03 without VS 2339, VS 2340, VS 2306, VS 2307, VS 2308 and VS 2309

VS 1989: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage for Form HO 00 03 with VS 2339, VS 2340, VS 2306, VS 2307, VS 2308 and VS 2309

VS 1989: Limited Fungi, Wet or Dry Rot, or Bacteria Coverage for Form HO 00 06 with VS 2341, HO 1732, VS 2306, VS 2307, VS 2308 and VS 2309

## **LOSS ASSESSMENT COVERAGE**

### **RESIDENCE PREMISES**

The policy automatically provides, at no additional charge, \$1,000 (\$50,000 for ULTIMATE and \$10,000 for CLASSIC) of loss assessment coverage, excluding Earthquake, for assessments relating to the residence premises. This limit may be increased.

Attach: VS 2233: Loss Assessment Coverage

### **ADDITIONAL LOCATIONS**

The policy may be endorsed to provide loss assessment coverage pertaining to additional locations. No more than 2 locations can be written in addition to the residence premises. Endorsement VS 2233 does not cover loss to property under Section I caused by Earthquake.

Attach: VS2333: Loss Assessment Coverage

### **LOSS OF USE - INCREASED LIMIT**

Not Applicable to PLUS, CLASSIC or ULTIMATE (The total limit for Coverage D should be included in the Blanket Property Limit).

The Limit of Liability for Coverage D may be increased.



## **ORDINANCE OR LAW COVERAGE**

### **INCLUDED IN ALL HO-3 POLICIES**

The HO 00 03 policy provides up to 100% of the Coverage A limit of liability for policies with the ULTIMATE endorsement. Additional limits are available for SPECIAL, PLUS, and CLASSIC to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

Form HO 00 04 provides up to 10% of the Buildings Additions and Alterations limit to pay for the increased costs necessary to comply with the enforcement of an ordinance or law. Coverage may be initially increased to 100% of the HO 00 04 Building Additions and Alterations limit.

Form HO 00 06 provides 15% of Coverage A for ULTIMATE and 10% for all other coverage levels. Coverage may be increased up to 100% of Coverage A in 25% increments.

Attach Endorsement VS 2236 Ordinance or Law Coverage, VS 1233 for PACKAGE PLUS

## **OTHER STRUCTURES**

The policy may be endorsed to provide increased limits of coverage on specific structures on the residence premises.

This rule does not apply for PLUS, CLASSIC or ULTIMATE (one or two Family Residences). The total limit for Coverage B should be included in the Blanket Property Limit.

Attach: HO 0448 Other Structures

## **RENTED TO OTHERS - RESIDENCE PREMISES**

The policy may be endorsed to provide Section I and Section II coverage when a structure on the residence premises is rented to others for dwelling purposes.

Attach: HO 0440 Structures Rented to Others - Residence Premises

## **OFF-PREMISES STRUCTURES**

Under Form HO 00 03, the policy automatically provides Coverage B - Other Structures at 10% of Coverage A on a blanket basis to structures located on the residence premises. This blanket coverage may be endorsed to expand coverage to include structures located away from the residence premises if used in connection with the residence premises.

Attach: HO 0491: Coverage B - Off Premises or  
VS 1161: Coverage B - Off Premises - PLUS, CLASSIC or ULTIMATE

Under all forms, coverage may also be provided on a specific structure located away from the residence premises.

Attach: HO 0492: Specific Structures Away From Residence Premises

## **RENTAL TO OTHERS - THEFT COVERAGE**

### **NOT AVAILABLE WITH VS 2339, VS 2340 OR VS 2341**

The policy may be endorsed to cover loss by theft while the portion of the residence premises usually occupied by the insured is occasionally rented in whole or in part to others, or while there is rental to a roomer or boarder.

Attach: HO 0480: Residence Rental Theft

## **REPLACEMENT COST DWELLING COVERAGE**

Extended Dwelling Replacement Cost Coverage provided for all HO 00 03, PLUS, CLASSIC or ULTIMATE (One or Two Family Residence) policies. The limit of liability for Coverage A - Dwelling is extended to provide coverage up to the dwelling replacement cost subject to a limit of 150% of the Dwelling value for monoline policies. The Blanket Property Limit for PLUS, CLASSIC or ULTIMATE policies will be increased up to 50%.

### **HO 00 03 - LIMIT OF LIABILITY**

The Limit of Liability for Coverages B, C, and D is determined by multiplying the following percentages times the Coverage A replacement cost as of the time of the loss:

- Coverage B - Other Structures 10%
- Coverage C - Personal Property 50%
- Coverage D - Loss of Use 20%

**Note:** If the Replacement Cost Value Endorsement for Personal Property is used, the limit of liability for Coverage C is automatically increased to 70% of Coverage A.

If any changes are made to the dwelling which increase the dwelling replacement cost by 5% (\$5,000 for PLUS, CLASSIC or ULTIMATE policies) or more, notification must be submitted to the Company within 30 days after completion. Policy premiums will be based on annually revised dwelling values updated by the use of a residential building index used by the Company.

PLUS or CLASSIC – The Limit of Liability for Coverages B, C, and D in the aggregate is 100% of the dwelling replacement cost at the time of the loss.

Attach: VS 1375: Extended Dwelling Replacement Cost Coverage – SPECIAL  
VS 1376: Extended Dwelling Replacement Cost Coverage – PLUS or CLASSIC

## **WATER BACK UP COVERAGE**

Coverage may be provided for loss by water which backs up through sewers or drains, or overflows from a sump; subject to a \$250 Deductible. CLASSIC provides \$10,000 and ULTIMATE provides \$15,000. Coverage A must exceed \$250,000 for Water Backup coverage beyond \$25,000

Water Back Up coverage is available with the following limits:

\$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$40,000, \$50,000

Attach: VS 2271: Water Back Up and Sump Overflow

## **BLANKET VALUABLE ITEMS**

The classes of valuable items listed below are covered under a blanket coverage basis. The items are insured against risk of direct loss only if the loss is a physical loss to property.

Attach: VS 2343: Coverage G - Blanket Valuable Items

No deductible applies to this coverage, except if a loss under this coverage is also covered under Coverage C of this policy, such Coverage C insurance shall be excess and the Section I deductible shall apply to the excess coverage. A minimum coverage amount of \$1,000, with a minimum premium of \$10 applies.

The following property classes have a per item limit of \$25,000 and an aggregate limit of \$100,000:

- Jewelry
- Furs
- Fine Arts – Protection Class 1 – 9
- Fine Arts – Protection Class 10
- Silverware
- All Classes (except Guns)

The following property classes have a per item limit of \$10,000 and an aggregate limit of \$50,000:

- Golfer's Equipment
- Cameras
- Guns
- Musical Instruments
- Fragile Articles (includes breakage coverage) – Protection Class 1 – 9
- Fragile Articles (includes breakage coverage) – Protection Class 10

The Collectibles Class has a per item limit of \$10,000 and an aggregate limit of \$50,000.

# BLANKET VALUABLE ITEMS – COLLECTIBLES

CODE	TITLE	CODE	TITLE
701	Advertising Memorabilia	748	Lamps & Lighting
702	Art - Craft Equipment and Tools	749	License Plates
703	Art - Paintings, Prints, Sculpture	750	Lighted Signs
704	Autograph Collection	751	Maps
705	Beauty & Grooming Tools and Memorabilia	752	Marbles
706	Bell Collection	753	Matchcovers and Matchbooks
707	Bicycles	754	McDonalds Memorabilia
708	Books - Bibles & Liturgy	755	Metal Detecting
709	Books - Comic	756	Metal Signs
710	Books - General	757	Microfiche (film and equipment)
711	Bottles	758	Military
712	Breweriana	759	Movies/Television films
713	Bric-a-brac (not otherwise classified)	760	Music Boxes
714	Business History, Signage, Documents	761	Music Memorabilia & Related
715	Buttons	762	Musical Instruments
716	Canes	763	Native Artifacts
717	Celebrity Memorabilia	764	Paperweights
718	Ceramics	765	Perfume Bottles
719	China	766	Photography Cameras, Projectors, Equipment
720	Clocks	767	Photography Prints, books
721	Coins	768	Plaques
722	Comic Characters	769	Political Memorabilia
723	Computers (unique/antique)	770	Porcelain
724	Correspondence	771	Postcards
725	Costumes	772	Posters/Paper
726	Currency	773	Quilts
727	Depression Glass	774	Radio Memorabilia & Related
728	Disney	775	Railroad Memorabilia & Related
729	Dolls - Barbie and accessories	776	Religious (statues, votive, books, papers)
730	Dolls - Cinnabar and accessories	777	Royalty Memorabilia
731	Dolls - General	778	Science Fiction (models, books, educational material)
732	Dolls - Kachina and accessories	779	Shells/Stones/Gems
733	Dolls - Stuffed Dolls and Animals	780	Soda Collectibles
734	Eyeglasses and Magnifiers	781	Space & Flying (models, books, education material)
735	Farm Memorabilia & Related	782	Spoons
736	Figurines - Hummel	783	Sports Cards/Baseball Cards
737	Figurines - Miniatures	784	Sports Memorabilia (Autographs, equipment, posters, film)
738	Figurines - Royal Doulton	785	Stamps
739	Fire Memorabilia & Related	786	Textiles & Needlework (equipment, material)
740	Firearms	787	Tobacco History (equipment, books, posters, advertisement)
741	Fountain Pens	788	Tokens & Medals
742	Glass Sculpture	789	Tools & Machinery
743	Golf Equipment and Memorabilia	790	Toys & Games
744	Holiday Ornaments	791	Trains (model, toy)
745	Hubcaps	792	Transportation
746	Kitchen Tools & Utensils	793	Western
747	Knives	794	Wine

## **BUSINESS PROPERTY - INCREASED LIMITS**

The \$2,500 (\$5,000 for CLASSIC) limit of liability for business property on the residence premises may be increased to \$10,000 in increments of \$2,500. The limit of liability in excess of \$2,500 does not apply to:

- Business property in storage or held as a sample or for sale or delivery after sale;
- Business property pertaining to a business actually conducted on the residence premises. (This exposure is addressed by HO 0442 - Permitted Incidental Occupancies.)

When the on-premises limit is increased, the off-premises limit of \$250 (\$2,000 for CLASSIC) is automatically increased, at no additional charge, to an amount that is 10% of the total on-premises limit of liability.

Note: ULTIMATE provides \$10,000 for business property on the residence premises and \$5,000 for business property off premises.

Attach: HO-0412: Increased Limits of Business Property

## **CREDIT CARD, FUND TRANSFER CARD, FORGERY, AND COUNTERFEIT MONEY**

Both CLASSIC and ULTIMATE include \$10,000 of coverage. The limit of \$1,000 (\$5,000 for PLUS) may be increased for an additional premium.

An additional \$500 is provided to the Section I limit when Endorsement VS 2317 Special Homeowners Endorsement is included.

Attach: HO 0453: Credit Card, Fund Transfer Card, Forgery and Counterfeit Money Coverage Increased Limits

Limits Available: \$2,500, \$5,000, \$7,500, \$10,000

## **IDENTITY FRAUD EXPENSE COVERAGE**

\$15,000 of coverage will be provided for identity fraud expenses of an insured discovered or first learned of during the policy period, subject to a \$250 deductible. \$50,000 of coverage will be provided in ULTIMATE.

Coverage is available to pay for the following expenses:

- Costs for notarizing fraud affidavits or similar documents
- Certified mail sent to law enforcement, financial institutions and credit agencies
- Lost income resulting from time taken off work to meet with or talk to law enforcement or credit agencies
- Loan application fees for re-applying for a loan when the application is rejected solely because the lender received incorrect credit information
- Reasonable attorney's fees incurred to defend lawsuits brought against the insured and to remove criminal or civil judgments

Attach: HO 0487: Identity Fraud Expense Coverage

## **PERSONAL PROPERTY - INCREASED LIMIT**

This rule does not apply to PLUS, CLASSIC and ULTIMATE. The total limit for Coverage C should be included in the Blanket Property Limit.

The limit of liability for Coverage C may be increased.

## **PERSONAL PROPERTY - INCREASED LIMITS - OTHER RESIDENCES**

Coverage for personal property owned by the insured that is usually located at other residences is to 10% of Coverage C or \$1,000, whichever is greater. This limit may be increased.

Attach: HO 0450: Increased Limits on Personal Property in Other Residences



## **PERSONAL PROPERTY INCREASED SPECIAL LIMITS OF LIABILITY**

Special Limits of Liability for Jewelry, Watches and Furs, Money and Securities, Silverware, Goldware, and Pewterware, Firearms, and Electronic Apparatus may be increased.

Attach:

HO 0465: Coverage C Increased Special Limits of Liability

HO 0466: Coverage C Increased Special Limits of Liability for policies with VS 1243, VS 1244 or VS 1242

### **JEWELRY, WATCHES, AND FURS**

- PLUS: The special limit of liability is \$5,000 with a per article limit of \$1,000.
- CLASSIC: The special limit of liability is \$5,000 with no per article limit.
- ULTIMATE: The special limit of liability is \$10,000 with no per article limit.
- VS 2317 Special Homeowners Endorsement: An additional \$500 is automatically included.

The special limit of liability of \$2,500 for theft of jewelry, watches and furs is automatically provided at no additional charge on all Homeowners policies. This limit may be increased to a maximum of \$5,000 but not exceeding \$1,000 for any one article.

Attach: VK 1046: Unscheduled Jewelry, Watches and Furs Increased Limits of Liability

### **MONEY AND SECURITIES**

- PLUS provides \$200 for Money and \$1000 for Securities. CLASSIC and ULTIMATE include limits of \$1,000 for Money and \$5,000 for Securities

The special limit of liability of \$200 on money may be increased to a maximum of \$1,000. The \$1,000 limit on securities may be increased to a maximum of \$2,000.

### **SILVERWARE, GOLDWARE, AND PEWTERWARE**

- PLUS: The special limit of liability is \$5,000
- CLASSIC: The special limit of liability is \$5,000
- ULTIMATE: The special limit of liability is \$10,000
- VS 2317 Special Homeowners Endorsement: An additional \$500 is automatically included.

The special limit of liability is \$2,500 for loss by theft of silverware, etc. may be increased to a maximum of \$10,000 in increments of \$500.

Note: An additional \$500 is automatically included when Endorsement VS 2317 Special Homeowners is used.

### **FIREARMS**

- CLASSIC and ULTIMATE endorsement: The special limit of liability is \$5,000.

The special limit of liability of \$2,000 for loss by theft of firearms may be increased to a maximum of \$6,000 in increments of \$100.

### **ELECTRONIC APPARATUS**

The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capacity of being operated by other sources of power:

- Up to \$1,000 for apparatus in or upon a motor vehicle or motorized land conveyance, and
- Up to \$1,000 for apparatus not in or upon a motor vehicle that is away from the residence premises and used for business.

Each of these limits may be increased to a maximum of \$5,000 in increments of \$500.

## **REFRIGERATED PROPERTY**

Included in PLUS, CLASSIC and ULTIMATE

The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A deductible of \$100 applies.

This coverage is automatically included when VS 2317 Special Homeowners Endorsement is used.

Attach: HO 0498: Refrigerated Property Coverage

## **REPLACEMENT COST CONTENTS**

### **APPLIES TO HO 4 AND HO 6 ONLY**

"Replacement Value" may be substituted for "Actual Cash Value" for Section I - Coverage C - Unscheduled Personal Property. The Replacement Cost Coverage will not apply to residences rented or leased to others. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured on the policy, as listed in the Scheduled Personal Property endorsement.

For an HO 00 03 Coverage C is automatically elevated to 70% of Coverage A at no additional charge.

Attach: VS 2282: Replacement Value Endorsement

## **SPECIAL COMPUTER COVERAGE**

The policy may be endorsed to insure computers and related equipment against additional risks of physical loss subject to certain exclusions.

Note: Coverage not available with VS 2339, VS 2340, VS 2341, CLASSIC or ULTIMATE

Attach: VS 2316: Special Computer Coverage

## PERSONAL PROPERTY - SCHEDULED

The following classes of property may be covered on a scheduled basis: Camera, Coins, Fine Arts, Furs, Guns, Golfer's Equipment, Jewelry, Musical Instruments, Personal Electronic Equipment, Silverware, and Stamps.

Under Fine Arts, breakage coverage for fragile articles may be extended to cover all risk of physical loss. The value of the fragile articles covered and the additional premium shall be stated separately on the schedule. The premium is in addition to the premium for the Fine Arts basic coverage. When Special breakage coverage is extended to fine arts, rate the portion with breakage and the portion without breakage separately.

For articles being transported between the primary location and secondary locations, the highest applicable protection class shall apply when determining the premium.

### JEWELRY QUALIFIERS:

- **BROAD FORM PAIR & SET:** For an additional premium, in case of partial loss to a pair or set, the insured will receive payment for the full amount of the set as shown in the schedule - in accordance with the defined Loss Settlement - and insured must surrender the remaining article or articles of the set.
- **SAFE CREDIT:** Jewelry is considered "highly protected" if the covered article(s) is kept at all times, when not being worn, in a secured on-premises safe or vault. The safe or vault must be permanently attached to the residential structure and not capable of being lifted or moved by an individual person.
- **VAULT CREDIT:** Available on jewelry if the covered article(s) is kept at all times, when not being worn, in a bank vault. The vault location (address of the bank) is required

The minimum coverage amount per class is \$1,000. The minimum endorsement premium is \$17.

Note: For Professional Camera and Professional Musical Instruments please refer to Underwriting to add these items.

Attach: HO 04 61: Scheduled Personal Property for all classes except Personal Electronic Equipment  
VK 935: Scheduled Personal Electronic Equipment  
IJF 10 11: Jewelry Broad Pair & Set  
IJF 10 12: Jewelry in Vaults  
VS 1837: Highly Protected Property (i.e. Safe Credit)  
ISC 1311: Stamp and Coin Collection Safe Credit Endorsement

## AGREED VALUE

The claim settlement procedure for a total loss to an article may be amended to allow for stated amount settlement in lieu of actual cash value for all classes listed above except personal electronic equipment.

This coverage is included in the CLASSIC and ULTIMATE endorsement.

Attach: VK 1035: Scheduled Agreed Amount

# **SPECIAL PERSONAL PROPERTY**

## **HO 00 03 ONLY**

Coverages A and B under Form HO 00 03 are insured against additional risks of physical loss subject to certain exclusions. Coverage C is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.

Note: CLASSIC and ULTIMATE include this coverage

Attach: VS 2340: Special Personal Property Coverage – HO 00 03 Only  
VS 2339: Special Personal Property Coverage – PLUS, CLASSIC or ULTIMATE

## **HO 00 06 ONLY**

Coverage C and Coverage A under Form HO 00 06 are insured against perils named in the form. The policy may be endorsed to insure Coverage C and Coverage A against additional risks of physical loss subject to certain exclusions. This option may only be used when the condominium or cooperative unit is owner occupied.

Note: CLASSIC and ULTIMATE include this coverage

Attach: VS 2341: Special Personal Property Coverage – HO 00 06 Only  
VS 2339: Special Personal Property Coverage – PLUS

Note: Endorsements VS 2339, VS 2340, and VS 2341 do not cover loss to personal property under Section I caused by Earthquake.

## **OTHER EXPOSURES – SECTION II**

### **LIABILITY INCREASED LIMITS AND OTHER EXPOSURES**

Coverage E – Liability: \$100,000

Coverage F – Medical Payments to Others: \$1,000

If increased limits are written for the Residence Premises then the same limits must apply to any other Section II exposure, unless otherwise indicated.

The additional charge applies to the following exposures:

- Additional Residence
- Additional Residence Rented to Others
- Business Pursuits
- Incidental Farming
- Permitted Incidental Farming
- Personal Injury
- Residence Employees
- Other Structures Rented to Others

Personal Liability Increased Limits: \$200,000, \$300,000, \$400,000, \$500,000

Medical Payments to Others Increased Limits: \$2,000, \$3,000, \$4,000, \$5,000

## **PERSONAL INJURY**

### **NOT APPLICABLE FOR ULTIMATE**

Liability coverage for personal injury to others, such as false arrest, libel or invasion of privacy, may be added to the policy. This coverage is included when VS 2317 Special Homeowners Endorsement is used.

Attach: HO 2482: Personal Injury

## **RESIDENCE PREMISES**

### **BASIC AND INCREASED LIMITS OF LIABILITY AND MEDICAL PAYMENTS TO OTHERS**

The premium for the basic limit of Coverage F (Medical Payments to Others) is included in the base premium. The premium for Coverage E (Liability) consists of two components: liability and workers compensation. The liability portion of the premium is included in the base premium for the basic limit. The workers compensation portion is \$10 and is automatically included in the charge for any level of Coverage E.

Optional Increased limits of Coverage E and Coverage F are available for an additional charge.

## **WORKERS COMPENSATION FOR RESIDENCE EMPLOYEES**

Coverage for occasional servants is automatically included under Coverage E of all Homeowners Policies. The \$10 rate per policy is automatically included in the charge for any level of Coverage E.

Optional Coverages for full-time in-servants or full-time out-servants is available for an additional charge.

# **INCIDENTAL FARMING PERSONAL LIABILITY**

## **ON THE RESIDENCE PREMISES**

The policy may be endorsed to provide coverage for the liability of the insured when farming is conducted on the residence premises and is incidental to the use of the premises as a dwelling, and the income derived from the farming operation is not the insured's primary source of income. However, coverage is not available if the location specified in the endorsement is used for racing purposes.

The policy may also be endorsed to provide coverage when the residence premises is used for the sheltering and grazing of animals.

Attach: HO 2472: Incidental Farming Personal Liability

## **AWAY FROM THE RESIDENCE PREMISES**

The policy may be endorsed to provide coverage for the liability of the insured whose incidental farming activities are conducted at the specified locations, which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations specified in the endorsement are used for racing purposes.

Attach: HO 2472: Incidental Farming Personal Liability

# **PERMITTED INCIDENTAL OCCUPANCIES**

## **RESIDENCE PREMISES AND OTHER RESIDENCES**

Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a permitted incidental occupancy located in the dwelling or in an other structure on the residence premises. When the business is conducted on the residence premises, both Section I and II coverage may be extended by this endorsement. When it is conducted from another residence, only Section II coverage is available. If the permitted incidental occupancy is located in another structure, Coverage B does not apply to that structure. The Permitted Incidental Occupancies Endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage C limits stated in the declaration. If increased Coverage C limits are desired, refer to the Personal Property Optional Coverage.

Examples of such permitted incidental occupancies are offices, schools or studios, meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

Attach: HO 0442: Permitted Incidental Occupancies Residence Premises  
HO 2443: Permitted Incidental Occupancies - Other Residence

## **BUSINESS PURSUITS**

The policy may be endorsed to provide coverage for the liability of the insured arising out of business activities. Coverage is excluded if the insured owns the business, is a partner or maintains financial control in the business. Classes of business activity include clerical employees, sales persons, collectors or messengers and teachers.

Attach: HO 2471: Business Pursuits

## **ADDITIONAL RESIDENCE – OTHER INSURED LOCATIONS OCCUPIED BY INSURED**

Section II coverage may be provided on locations other than the residence premises, where an insured resides, but which are insured for Section I coverage under another insurance program or by another company.

Attach: ADRES: Additional Residence

## **ADDITIONAL RESIDENCE RENTED TO OTHERS**

The policy may be endorsed to provide coverage when an additional residence is rented to others.

Attach: HO 2470: Additional Residence Rented to Others

## **GOLF CART COVERAGE EXTENSION**

The policy may be endorsed at no additional charge to provide insurance under Coverages E and F for motorized golf carts under the following conditions:

- The golf cart is located within a development with a security controlled gate entrance.
- The golf cart is used only within the development for recreational purposes.
- The development must be approved by the Company. The development must be a golf gated community or retirement community that allows golf carts to be driven on the community roads.

Attach: VS 1130: Coverage Extension for Golf Carts.



# **STATE SPECIFIC AMENDATORY ENDORSEMENTS**

## **SPECIAL STATE REQUIREMENTS**

The below forms may be listed on the declarations page. For your convenience a short explanation is provided.

### **HO 2490: WORKERS COMPENSATION**

Use with All HO policies

### **AK 4001: SPECIAL PROVISIONS ENDORSEMENT**

Use with Package PLUS and CLASSIC Policies

### **VS 1479: SPECIAL PROVISIONS ENDORSEMENT**

Use with Monoline policies (Excluding PLUS, CLASSIC, ULTIMATE)

### **VA 2209: SECTION I EXCLUSIONS ENDORSMENT**

Use with All HO Policies

### **VS 2310: SPECIAL PROVISIONS ENDORSEMENT**

Use with Monoline ULTIMATE Policies

### **VS 2311: SPECIAL PROVISIONS ENDORSEMENT**

Use with Package ULTIMATE Policies

### **VS 2312: SPECIAL PROVISIONS ENDORSEMENT**

Use with Monoline PLUS and CLASSIC Policies

### **AU 971: SPECIAL PROVISIONS ENDORSEMENT**

Use with Package Auto Policies

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# TERRITORY ASSIGNMENTS

Zip Code	Prop Territory	Earthquake Zone
90001	226	012
90002	226	012
90003	226	012
90004	226	012
90005	226	012
90006	226	012
90007	226	012
90008	226	012
90010	226	012
90011	226	012
90012	226	012
90013	226	012
90014	226	012
90015	226	012
90016	226	012
90017	226	012
90018	226	012
90019	226	012
90020	226	012
90021	226	012
90022	226	012
90023	226	012
90024	382	012
90025	381	012
90026	226	012
90027	226	012
90028	226	012
90029	226	012
90031	226	012
90032	226	012
90033	226	012
90034	381	012
90035	381	012
90036	381	012
90037	226	012
90038	226	012
90039	227	012
90040	226	012
90041	227	012
90042	227	012
90043	226	012
90044	226	012
90045	228	012
90046	382	012
90047	226	012
90048	381	012
90049	381	013
90056	226	012

Zip Code	Prop Territory	Earthquake Zone
92606	130	012
92610	436	002
92612	130	012
92614	130	012
92617	130	002
92618	130	002
92620	130	012
92624	130	002
92625	130	012
92626	132	012
92627	132	012
92629	130	002
92630	130	002
92637	130	002
92646	132	012
92647	132	012
92648	132	012
92649	132	012
92651	130	002
92653	130	002
92655	132	012
92656	130	002
92657	130	002
92660	130	012
92661	130	012
92662	130	012
92663	130	012
92672	130	002
92673	130	002
92675	130	002
92676	436	002
92677	130	002
92679	436	002
92683	132	012
92688	130	002
92691	130	002
92692	130	002
92694	130	012
92701	131	012
92703	131	012
92704	131	012
92705	129	012
92706	131	012
92707	130	012
92708	132	012
92780	131	012
92782	131	012
92799	430	002

Zip Code	Prop Territory	Earthquake Zone
95004	036	014
95005	427	009
95006	427	009
95008	037	017
95010	383	014
95012	036	014
95013	413	009
95014	037	015
95017	383	009
95018	427	009
95019	383	014
95020	038	009
95023	036	002
95030	038	009
95032	037	009
95033	427	009
95035	038	017
95037	038	009
95039	036	014
95041	383	009
95043	411	002
95045	036	002
95046	038	009
95050	037	017
95051	037	017
95054	030	017
95060	383	009
95062	383	014
95064	427	009
95065	383	009
95066	383	009
95070	038	015
95073	383	009
95075	411	002
95076	383	014
95101	038	017
95110	180	017
95111	180	017
95112	180	017
95113	180	017
95116	180	017
95117	182	017
95118	182	017
95119	181	009
95120	181	009
95121	181	017
95122	180	017
95123	181	017

Zip Code	Prop Territory	Earthquake Zone
90057	226	012
90058	226	012
90059	228	012
90061	228	012
90062	226	012
90063	226	012
90064	381	012
90065	227	012
90066	381	012
90067	382	012
90068	226	012
90069	381	012
90071	380	012
90073	381	012
90077	437	012
90079	381	012
90089	228	012
90094	228	012
90099	381	012
90101	381	012
90201	380	012
90210	382	012
90211	382	012
90212	382	012
90220	380	012
90221	380	012
90222	380	012
90230	381	012
90232	381	012
90240	379	012
90241	379	012
90242	379	012
90245	269	012
90247	380	012
90248	380	012
90249	380	012
90250	380	012
90254	269	012
90255	380	012
90260	380	012
90261	380	012
90262	380	012
90263	437	012
90265	437	013
90266	269	012
90270	380	012
90272	381	013
90274	269	012
90275	269	012
90277	269	012
90278	269	012

Zip Code	Prop Territory	Earthquake Zone
92801	131	012
92802	131	012
92804	131	012
92805	131	012
92806	129	012
92807	129	002
92808	129	002
92809	129	009
92821	129	012
92823	419	012
92831	129	012
92832	131	012
92833	129	012
92835	129	012
92840	131	012
92841	131	012
92843	131	012
92844	132	012
92845	132	012
92860	271	012
92861	129	012
92862	436	002
92865	129	012
92866	131	012
92867	129	012
92868	131	012
92869	129	002
92870	129	012
92879	271	012
92880	271	012
92881	271	012
92882	271	012
92883	271	012
92886	129	012
92887	129	012
92899	430	012
93001	229	006
93003	229	018
93004	229	018
93010	229	018
93012	229	013
93013	386	006
93015	409	018
93021	229	013
93022	409	006
93023	409	006
93030	229	018
93033	229	018
93035	229	018
93036	229	018
93041	229	018

Zip Code	Prop Territory	Earthquake Zone
95124	182	017
95125	182	017
95126	181	017
95127	180	017
95128	182	017
95129	182	017
95130	182	017
95131	181	017
95132	181	017
95133	181	017
95134	181	017
95135	181	009
95136	182	017
95138	181	009
95139	181	009
95140	413	009
95141	428	009
95148	181	017
95202	041	002
95203	041	002
95204	041	002
95205	041	002
95206	041	002
95207	041	002
95209	041	002
95210	041	002
95212	045	002
95215	045	002
95219	045	002
95220	045	002
95222	440	002
95223	440	002
95225	440	002
95228	270	002
95230	402	002
95231	045	002
95232	440	002
95236	045	002
95237	045	002
95240	045	002
95242	045	002
95245	440	002
95246	440	002
95247	440	002
95249	440	002
95251	440	002
95252	270	002
95255	440	002
95257	440	002
95258	045	002
95301	119	002

Zip Code	Prop Territory	Earthquake Zone
90280	380	012
90290	437	013
90291	381	012
90292	269	012
90293	269	012
90301	380	012
90302	380	012
90303	380	012
90304	380	012
90305	380	012
90311	380	012
90401	381	012
90402	381	012
90403	381	012
90404	381	012
90405	381	012
90501	380	012
90502	380	012
90503	269	012
90504	380	012
90505	269	012
90506	380	012
90601	379	012
90602	379	012
90603	379	012
90604	379	012
90605	379	012
90606	379	012
90620	129	012
90621	129	012
90623	129	012
90630	132	012
90631	129	012
90638	379	012
90640	380	012
90650	380	012
90660	379	012
90670	379	012
90680	131	012
90701	379	012
90703	379	012
90704	437	012
90706	380	012
90710	380	012
90712	380	012
90713	380	012
90715	380	012
90716	380	012
90717	380	012
90720	132	012
90723	380	012

Zip Code	Prop Territory	Earthquake Zone
93060	229	018
93063	229	018
93065	229	013
93066	229	018
93067	386	006
93101	386	006
93103	386	006
93105	386	006
93106	386	006
93108	386	006
93109	386	006
93110	386	006
93111	386	006
93117	386	006
93202	392	002
93203	044	002
93204	392	002
93205	406	002
93206	044	002
93207	262	002
93210	125	002
93212	392	002
93215	266	002
93219	268	002
93221	268	002
93223	262	002
93224	406	002
93225	406	002
93226	406	002
93230	268	002
93234	125	002
93235	262	002
93238	406	002
93239	392	002
93240	044	002
93241	044	002
93242	125	002
93243	406	002
93244	405	002
93245	268	002
93247	268	002
93249	406	002
93250	044	002
93251	406	002
93252	406	002
93254	412	006
93255	406	002
93256	262	002
93257	268	002
93260	405	002
93262	405	002

Zip Code	Prop Territory	Earthquake Zone
95303	116	002
95304	045	002
95306	440	002
95307	043	002
95309	440	002
95310	440	002
95311	440	002
95313	043	002
95315	116	002
95316	116	002
95317	116	002
95318	440	002
95320	045	002
95321	440	002
95322	116	002
95323	043	002
95324	116	002
95325	440	002
95326	043	002
95327	270	002
95329	043	002
95330	045	002
95333	116	002
95334	116	002
95335	440	002
95336	045	002
95337	045	002
95338	270	002
95340	119	002
95343	119	002
95345	440	002
95346	440	002
95348	119	002
95350	043	002
95351	043	002
95354	043	002
95355	043	002
95356	043	002
95357	043	002
95358	043	002
95360	116	002
95361	043	002
95363	043	002
95364	440	002
95366	045	002
95367	043	002
95368	043	002
95369	116	002
95370	270	002
95372	270	002
95374	116	002

Zip Code	Prop Territory	Earthquake Zone
90731	380	012
90732	380	012
90740	132	012
90742	132	002
90743	132	002
90744	380	012
90745	380	012
90746	380	012
90755	571	012
90802	057	012
90803	571	012
90804	057	012
90805	057	012
90806	057	012
90807	571	012
90808	571	012
90810	057	012
90813	057	012
90814	057	012
90815	571	012
90822	057	012
90831	057	012
90833	057	012
90834	057	012
90835	057	012
91001	376	012
91006	376	012
91007	376	012
91010	376	012
91011	377	010
91016	376	012
91020	377	010
91024	376	012
91030	376	012
91040	434	010
91042	434	010
91101	376	012
91103	376	012
91104	376	012
91105	376	012
91106	376	012
91107	376	012
91108	376	012
91201	377	012
91202	377	012
91203	377	012
91204	377	012
91205	377	012
91206	434	012
91207	434	012
91208	434	012

Zip Code	Prop Territory	Earthquake Zone
93263	266	002
93265	405	002
93266	392	002
93267	268	002
93268	266	002
93270	262	002
93271	405	002
93272	262	002
93274	268	002
93276	044	002
93277	268	002
93280	044	002
93283	406	002
93285	044	002
93286	268	002
93287	406	002
93291	268	002
93292	268	002
93301	266	002
93304	266	002
93305	266	002
93306	266	002
93307	266	002
93308	266	002
93309	266	002
93311	266	002
93312	266	002
93313	266	002
93314	266	002
93401	074	004
93402	074	004
93405	074	004
93407	074	004
93408	401	002
93409	401	002
93410	401	002
93420	074	004
93422	111	004
93424	074	002
93426	411	004
93427	385	006
93428	074	004
93429	412	006
93430	074	004
93432	400	004
93433	074	004
93434	385	006
93436	412	006
93437	412	006
93440	386	006
93441	386	006

Zip Code	Prop Territory	Earthquake Zone
95376	045	002
95377	045	002
95378	042	002
95379	440	002
95380	265	002
95382	265	002
95383	440	002
95385	045	002
95386	043	002
95388	116	002
95389	440	002
95391	045	002
95401	035	011
95403	035	011
95404	035	011
95405	035	011
95407	035	011
95409	035	011
95410	426	005
95412	410	005
95415	426	005
95417	426	005
95420	426	005
95421	410	005
95422	440	002
95423	440	002
95425	035	005
95427	426	005
95428	426	005
95429	426	005
95430	410	005
95432	426	005
95436	410	005
95437	163	005
95439	035	011
95441	410	005
95442	035	005
95443	440	002
95444	035	011
95445	163	005
95446	410	005
95448	035	005
95449	163	005
95450	410	002
95451	440	002
95452	035	005
95453	440	002
95454	426	005
95456	426	005
95457	440	002
95458	440	002

Zip Code	Prop Territory	Earthquake Zone
91210	377	012
91214	434	012
91301	128	013
91302	128	013
91303	378	018
91304	378	018
91306	378	018
91307	378	018
91311	378	018
91316	378	018
91320	230	013
91321	422	018
91324	378	018
91325	378	018
91326	378	018
91331	377	018
91335	377	018
91340	377	018
91342	434	010
91343	377	018
91344	378	018
91345	378	018
91350	009	010
91351	009	010
91352	434	012
91354	009	018
91355	009	018
91356	378	018
91360	230	013
91361	230	013
91362	230	013
91364	431	018
91367	378	018
91377	128	012
91381	009	018
91382	009	012
91383	009	012
91384	009	018
91387	009	010
91390	422	010
91401	377	018
91402	377	012
91403	377	018
91405	377	018
91406	377	018
91411	377	018
91423	377	018
91436	377	018
91501	431	012
91502	377	012
91504	377	012

Zip Code	Prop Territory	Earthquake Zone
93442	074	004
93444	074	004
93445	074	004
93446	111	004
93449	074	004
93450	411	004
93451	111	004
93452	401	004
93453	111	004
93454	385	006
93455	385	006
93458	385	006
93460	385	006
93461	111	004
93463	385	006
93465	111	004
93475	074	004
93501	044	002
93505	044	002
93510	422	010
93512	440	002
93513	440	002
93514	440	002
93516	044	002
93517	440	002
93518	406	002
93519	044	002
93523	044	002
93526	440	002
93527	044	002
93528	044	002
93529	440	002
93531	406	002
93532	422	010
93534	009	010
93535	009	010
93536	009	010
93541	440	002
93543	009	010
93544	009	010
93545	440	002
93546	440	002
93550	009	010
93551	009	010
93552	009	010
93553	422	010
93554	044	002
93555	044	002
93560	044	002
93561	044	002
93562	404	002

Zip Code	Prop Territory	Earthquake Zone
95459	163	005
95460	163	005
95461	440	002
95462	410	005
95464	440	002
95465	410	005
95466	426	005
95467	440	005
95468	426	005
95469	163	005
95470	163	005
95472	035	011
95476	035	011
95480	410	005
95482	163	005
95485	440	002
95488	426	005
95490	163	005
95492	035	011
95493	440	002
95494	426	005
95497	035	005
95501	389	007
95503	389	007
95511	418	002
95514	418	002
95519	389	007
95521	389	007
95524	389	007
95525	389	007
95526	418	002
95527	440	002
95528	418	007
95531	252	002
95536	261	007
95540	389	007
95542	418	007
95543	440	002
95546	418	002
95547	389	007
95548	440	002
95549	418	007
95550	418	002
95551	261	007
95552	440	002
95554	418	007
95555	261	007
95556	418	002
95558	418	007
95560	418	007
95562	261	007

Zip Code	Prop Territory	Earthquake Zone
91505	377	012
91506	377	012
91601	377	018
91602	377	012
91604	377	012
91605	377	012
91606	377	012
91607	377	018
91608	434	012
91701	107	016
91702	379	012
91706	379	012
91709	107	008
91710	107	016
91711	107	012
91722	106	012
91723	106	012
91724	106	012
91730	107	016
91731	379	012
91732	379	012
91733	379	012
91737	107	016
91739	107	016
91740	106	012
91741	106	012
91744	379	012
91745	379	012
91746	379	012
91748	379	012
91750	106	012
91752	271	008
91754	379	012
91755	379	012
91758	102	008
91759	422	010
91761	107	008
91762	107	016
91763	107	016
91764	107	016
91765	433	012
91766	433	012
91767	433	012
91768	433	012
91770	379	012
91773	106	012
91775	379	012
91776	379	012
91780	379	012
91784	107	016
91786	107	016

Zip Code	Prop Territory	Earthquake Zone
93563	422	010
93591	009	010
93601	407	002
93602	425	002
93603	405	002
93604	407	002
93608	125	002
93609	125	002
93610	267	002
93611	124	002
93612	124	002
93613	124	002
93614	407	002
93615	262	002
93616	125	002
93618	268	002
93619	124	002
93620	116	002
93621	425	002
93622	125	002
93623	440	002
93625	125	002
93626	125	002
93627	125	002
93628	425	002
93630	125	002
93631	268	002
93633	405	002
93635	116	002
93636	267	002
93637	267	002
93638	267	002
93640	125	002
93641	425	002
93643	407	002
93644	407	002
93645	407	002
93646	125	002
93647	262	002
93648	125	002
93650	123	002
93651	425	002
93652	125	002
93653	407	002
93654	124	002
93656	125	002
93657	125	002
93660	125	002
93662	124	002
93664	425	002
93667	425	002

Zip Code	Prop Territory	Earthquake Zone
95563	440	002
95564	418	007
95565	418	007
95567	252	002
95568	440	002
95569	418	007
95570	261	007
95573	261	002
95585	426	005
95587	426	005
95589	261	007
95595	440	002
95602	039	002
95603	039	002
95605	384	002
95606	416	002
95607	384	002
95608	039	002
95610	039	002
95612	384	002
95614	440	002
95615	257	002
95616	384	002
95618	384	002
95619	252	002
95620	384	002
95621	039	002
95623	440	002
95624	375	002
95626	257	002
95627	384	002
95628	039	002
95629	440	002
95630	039	002
95631	440	002
95632	375	002
95633	440	002
95634	440	002
95635	440	002
95636	440	002
95637	384	002
95638	375	002
95639	257	002
95640	270	002
95641	257	002
95642	440	002
95645	384	002
95648	039	002
95650	039	002
95651	440	002
95652	258	002

Zip Code	Prop Territory	Earthquake Zone
91789	106	012
91790	379	012
91791	379	012
91792	379	012
91801	379	012
91803	379	012
91804	379	012
91901	053	002
91902	250	002
91905	053	002
91906	053	002
91910	250	002
91911	250	002
91913	250	002
91914	250	002
91915	250	002
91916	053	002
91917	053	002
91932	202	002
91934	053	002
91935	053	002
91941	250	002
91942	250	002
91945	250	002
91950	202	002
91962	053	002
91963	053	002
91977	250	002
91978	250	002
91980	053	002
92003	260	002
92004	053	002
92007	203	002
92008	203	002
92009	203	002
92010	203	002
92011	203	002
92014	203	002
92019	250	002
92020	250	002
92021	250	002
92024	203	002
92025	203	002
92026	203	002
92027	203	002
92028	414	002
92029	203	002
92036	053	002
92037	203	002
92040	250	002
92054	203	002

Zip Code	Prop Territory	Earthquake Zone
93668	125	002
93669	407	002
93675	425	004
93701	123	002
93702	123	002
93703	123	002
93704	123	002
93705	123	002
93706	123	002
93710	124	002
93711	124	002
93720	124	002
93721	123	002
93722	122	002
93723	123	002
93725	123	002
93726	123	002
93727	123	002
93728	123	002
93730	124	002
93901	036	014
93905	036	014
93906	036	014
93907	036	014
93908	036	014
93920	411	004
93923	036	004
93924	411	004
93925	036	014
93926	036	004
93927	036	004
93930	036	004
93932	411	004
93933	036	014
93940	036	004
93943	036	014
93950	036	004
93953	036	004
93955	036	004
93960	036	004
94002	032	017
94005	032	017
94010	032	017
94014	032	015
94015	032	015
94018	032	017
94019	032	015
94020	417	009
94021	417	009
94022	030	015
94024	030	015

Zip Code	Prop Territory	Earthquake Zone
95653	384	002
95655	375	002
95658	039	002
95659	263	002
95660	259	002
95661	039	002
95662	039	002
95663	039	002
95664	440	002
95665	440	002
95666	440	002
95667	253	002
95668	263	002
95669	440	002
95670	121	002
95672	420	002
95673	259	002
95674	263	002
95677	039	002
95678	039	002
95679	416	002
95681	440	002
95682	387	002
95683	375	002
95684	440	002
95685	440	002
95687	384	002
95688	384	002
95689	440	002
95690	259	002
95691	384	002
95692	263	002
95693	375	002
95694	384	002
95695	384	002
95698	384	002
95701	440	002
95703	440	002
95709	253	002
95713	263	002
95714	440	002
95715	440	002
95717	440	002
95720	440	002
95721	440	002
95722	440	002
95724	440	002
95726	253	002
95728	440	002
95735	440	002
95742	375	002



Zip Code	Prop Territory	Earthquake Zone
92055	053	002
92056	203	002
92057	203	002
92059	414	002
92061	414	002
92064	203	002
92065	439	002
92066	053	002
92067	260	002
92068	203	002
92069	203	002
92070	053	002
92071	250	002
92075	203	002
92078	203	002
92081	203	002
92082	260	002
92083	203	002
92084	203	002
92086	053	002
92091	053	002
92092	203	002
92093	203	002
92101	046	002
92102	202	002
92103	202	002
92104	202	002
92105	202	002
92106	202	002
92107	202	002
92108	046	002
92109	046	002
92110	046	002
92111	046	002
92113	202	002
92114	202	002
92115	202	002
92116	202	002
92117	046	002
92118	202	002
92119	046	002
92120	046	002
92121	046	002
92122	046	002
92123	046	002
92124	046	002
92126	046	002
92127	502	002
92128	502	002
92129	502	002
92130	502	002

Zip Code	Prop Territory	Earthquake Zone
94025	032	017
94027	032	017
94028	417	015
94030	032	017
94035	037	017
94038	032	015
94040	030	017
94041	037	017
94043	030	017
94044	032	015
94060	417	009
94061	032	017
94062	032	015
94063	032	017
94065	032	017
94066	032	017
94070	032	017
94074	417	009
94080	032	017
94085	037	017
94086	037	017
94087	037	017
94089	037	017
94102	007	017
94103	007	017
94104	007	017
94105	007	017
94107	007	017
94108	007	017
94109	007	017
94110	007	015
94111	007	017
94112	007	015
94114	007	015
94115	007	017
94116	007	017
94117	007	017
94118	007	017
94121	007	017
94122	007	017
94123	007	017
94124	007	017
94127	007	015
94128	032	017
94129	007	017
94130	007	017
94131	007	015
94132	007	017
94133	007	017
94134	007	015
94158	007	015

Zip Code	Prop Territory	Earthquake Zone
95746	039	002
95747	039	002
95757	375	002
95758	375	002
95762	039	002
95765	039	002
95776	384	002
95814	120	002
95815	120	002
95816	121	002
95817	120	002
95818	121	002
95819	039	002
95820	120	002
95821	121	002
95822	121	002
95823	120	002
95824	120	002
95825	121	002
95826	120	002
95827	121	002
95828	120	002
95829	375	002
95830	375	002
95831	121	002
95832	120	002
95833	120	002
95834	120	002
95835	120	002
95836	120	002
95837	120	002
95838	120	002
95841	120	002
95842	120	002
95843	257	002
95864	039	002
95901	263	002
95903	263	002
95910	440	002
95912	263	002
95914	424	002
95915	440	002
95916	424	002
95917	117	002
95918	440	002
95919	440	002
95920	263	002
95922	440	002
95923	440	002
95925	440	002
95926	117	002

Zip Code	Prop Territory	Earthquake Zone
92131	502	002
92132	046	002
92133	202	002
92134	415	002
92135	202	002
92136	046	002
92139	202	002
92140	046	002
92145	415	002
92147	046	002
92152	046	002
92154	202	002
92155	046	002
92173	202	002
92182	046	002
92197	046	002
92199	046	002
92201	109	008
92203	109	019
92210	109	008
92211	109	008
92220	220	008
92223	220	021
92225	109	002
92227	110	019
92230	219	008
92231	110	019
92233	110	019
92234	109	008
92236	109	019
92239	109	002
92240	109	008
92241	109	008
92242	107	002
92243	110	019
92249	110	019
92250	110	019
92251	110	019
92252	103	008
92253	109	008
92254	220	019
92256	103	008
92257	110	019
92259	110	002
92260	109	008
92261	109	008
92262	109	008
92264	109	008
92267	107	002
92270	109	008
92274	109	019

Zip Code	Prop Territory	Earthquake Zone
94301	030	017
94303	030	017
94304	038	015
94305	030	017
94306	030	017
94401	032	017
94402	032	017
94403	032	017
94404	032	017
94501	055	017
94502	055	017
94503	390	017
94505	033	009
94506	504	009
94507	504	017
94508	390	005
94509	033	009
94510	390	011
94512	390	011
94513	504	009
94514	045	009
94515	390	005
94517	504	009
94518	504	017
94519	033	017
94520	033	017
94521	033	017
94523	503	017
94525	033	017
94526	504	017
94528	504	017
94530	033	017
94531	033	017
94533	384	011
94534	384	011
94535	384	011
94536	055	017
94538	055	017
94539	055	017
94541	055	017
94542	055	017
94544	055	017
94545	055	017
94546	264	017
94547	033	017
94548	033	009
94549	504	017
94550	264	009
94551	264	017
94552	264	017
94553	033	017

Zip Code	Prop Territory	Earthquake Zone
95928	117	002
95930	424	002
95932	263	002
95934	440	002
95935	440	002
95936	440	002
95937	384	002
95938	117	002
95939	440	002
95941	424	002
95942	424	002
95943	263	002
95944	440	002
95945	440	002
95946	440	002
95947	440	002
95948	117	002
95949	440	002
95951	263	002
95953	263	002
95954	424	002
95955	263	002
95956	440	002
95957	263	002
95959	440	002
95960	440	002
95961	263	002
95962	440	002
95963	263	002
95965	117	002
95966	117	002
95968	117	002
95969	117	002
95970	263	002
95971	440	002
95972	440	002
95973	117	002
95975	440	002
95977	440	002
95979	440	002
95981	440	002
95982	263	002
95983	440	002
95984	440	002
95987	263	002
95988	263	002
95991	263	002
95993	263	002
96001	117	002
96002	117	002
96003	117	002

Zip Code	Prop Territory	Earthquake Zone
92276	109	008
92277	107	002
92278	103	002
92280	438	002
92281	110	019
92282	432	008
92283	440	002
92284	103	008
92285	438	002
92301	104	008
92304	103	002
92305	101	008
92307	104	008
92308	104	008
92309	103	002
92310	438	002
92311	103	002
92313	100	008
92314	101	008
92315	101	002
92316	100	021
92320	220	021
92324	100	021
92327	438	002
92328	440	002
92332	103	002
92335	100	021
92336	107	016
92337	107	008
92338	438	002
92339	101	008
92342	104	008
92344	104	008
92345	104	008
92346	107	008
92347	438	002
92352	101	002
92354	102	021
92356	103	002
92358	404	008
92359	107	008
92363	103	002
92364	438	002
92365	101	002
92368	103	008
92371	103	008
92372	103	008
92373	107	021
92374	107	008
92376	100	021
92377	107	008

Zip Code	Prop Territory	Earthquake Zone
94555	055	017
94556	423	017
94558	390	011
94559	390	011
94560	055	017
94561	033	009
94562	390	002
94563	423	017
94564	033	017
94565	033	009
94566	503	017
94567	390	005
94568	503	017
94569	033	017
94571	384	011
94572	033	017
94574	390	005
94576	390	005
94577	055	017
94578	055	017
94579	055	017
94580	055	017
94582	504	017
94583	504	017
94585	384	017
94586	055	011
94587	055	017
94588	503	017
94589	390	011
94590	390	011
94591	390	011
94592	390	011
94595	504	017
94596	503	017
94597	503	017
94598	503	017
94599	390	017
94601	052	017
94602	052	017
94603	052	017
94605	052	017
94606	052	017
94607	052	017
94608	055	017
94609	052	017
94610	055	017
94611	055	017
94612	052	017
94613	052	017
94615	052	017
94617	052	017

Zip Code	Prop Territory	Earthquake Zone
96006	440	002
96007	117	002
96008	424	002
96010	440	002
96013	424	002
96014	440	002
96015	440	002
96016	424	002
96017	424	002
96019	117	002
96020	440	002
96021	117	002
96022	117	002
96023	440	002
96024	440	002
96025	440	002
96027	440	002
96028	424	002
96029	424	002
96031	440	002
96032	440	002
96033	424	002
96034	440	002
96035	117	002
96038	440	002
96039	440	002
96040	424	002
96041	440	002
96044	440	002
96046	440	002
96047	424	002
96048	440	002
96050	440	002
96051	424	002
96052	440	002
96054	440	002
96055	117	002
96056	440	002
96057	256	002
96058	440	002
96059	424	002
96061	424	002
96062	424	002
96063	424	002
96064	256	002
96065	424	002
96067	256	002
96069	424	002
96071	424	002
96073	117	002
96075	424	002

Zip Code	Prop Territory	Earthquake Zone
92384	440	002
92389	440	002
92392	104	008
92394	104	008
92395	104	008
92397	101	008
92399	107	008
92401	100	021
92403	103	002
92404	100	021
92405	100	021
92407	403	008
92408	100	021
92410	100	021
92411	107	021
92501	216	008
92503	218	008
92504	218	008
92505	218	008
92506	218	008
92507	271	008
92508	271	008
92509	218	008
92518	218	008
92530	216	008
92532	216	008
92536	421	008
92539	421	008
92543	221	020
92544	221	020
92545	221	008
92548	219	008
92549	421	008
92551	217	008
92553	217	008
92555	217	021
92557	217	008
92561	429	008
92562	221	008
92563	221	008
92567	432	008
92570	216	008
92571	216	008
92582	220	020
92583	220	020
92584	221	008
92585	216	008
92586	221	008
92587	219	008
92590	221	008
92591	221	008

Zip Code	Prop Territory	Earthquake Zone
94618	054	017
94619	054	017
94621	054	017
94702	054	017
94703	056	017
94704	056	017
94705	054	017
94706	055	017
94707	033	017
94708	054	017
94709	056	017
94710	054	017
94801	033	017
94803	033	017
94804	033	017
94805	033	017
94806	033	017
94850	033	017
94901	034	011
94903	034	011
94904	034	005
94920	034	005
94922	410	005
94923	035	005
94924	430	005
94925	034	005
94928	035	011
94929	430	005
94930	430	005
94931	035	011
94933	430	005
94937	430	005
94938	430	005
94939	034	005
94940	430	005
94941	034	005
94945	034	011
94946	430	005
94947	034	005
94949	034	011
94951	035	011
94952	035	005
94954	035	011
94956	430	005
94957	034	005
94960	034	005
94963	430	005
94964	034	002
94965	034	005
94970	430	005
94971	430	005

Zip Code	Prop Territory	Earthquake Zone
96076	424	002
96080	117	002
96085	440	002
96086	440	002
96087	424	002
96088	424	002
96091	440	002
96093	440	002
96094	256	002
96096	424	002
96097	256	002
96101	440	002
96103	440	002
96104	440	002
96105	440	002
96106	440	002
96107	440	002
96108	440	002
96109	440	002
96111	440	002
96112	440	002
96113	440	002
96114	440	002
96115	440	002
96116	440	002
96117	440	002
96118	440	002
96119	440	002
96120	440	002
96121	440	002
96122	440	002
96123	440	002
96124	440	002
96125	440	002
96126	440	002
96128	440	002
96130	440	002
96132	440	002
96133	440	002
96134	440	002
96135	440	002
96136	440	002
96137	440	002
96140	440	002
96141	440	002
96142	440	002
96143	440	002
96145	440	002
96146	440	002
96148	440	002
96150	440	002

Zip Code	Prop Territory	Earthquake Zone
92592	221	008
92595	219	008
92596	221	008
92602	130	012
92603	130	002
92604	130	012

Zip Code	Prop Territory	Earthquake Zone
94972	035	005
94973	430	005
94974	034	002
94999	035	002
95002	037	017
95003	383	014

Zip Code	Prop Territory	Earthquake Zone
96161	440	002
96162	440	002

The Territory Codes shown in the links are to be used as stated. Any changes to the listed territory must be approved by underwriting prior to binding. Policy territory codes are subject to periodic review.

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