

THE HARTFORD – CALIFORNIA
DWELLING FIRE UNDERWRITING GUIDELINES
EFFECTIVE 8-1-2013

<u>Rating Plan</u>	<ul style="list-style-type: none"> • Only Hartford's Standard rating plan is available for New Business
<u>Occupied Dwellings</u> <div style="margin-left: 40px;">Application</div> <div style="margin-left: 40px;">Effective Date</div> <div style="margin-left: 40px;">Costimator</div> <div style="margin-left: 40px;">Protection Class</div> <div style="margin-left: 40px;">Eligibility and Forms</div> <div style="margin-left: 40px;">Underwriting</div>	<ul style="list-style-type: none"> • Use the current version of the ACORD 84 - Dwelling Fire Application. • Application must be postmarked or uploaded no later than 3 days after the effective date of coverage. • Attach a fully completed square footage replacement cost estimate. • 100% insurance to replacement cost is required. • Accept Protection Class 1 – 9 and 7A • Protection Class 9 only allowed without wood/coal/pellet stove. • Protection Class 10 is not eligible • Dwelling Fire Coverage is only available when primary Homeowners coverage is in force with The Hartford. • Dwelling Fire Form DP-3 is the only coverage form available. • Minimum deductible \$500. • A maximum of four (4) rented units per policyholder is permitted. • Dwelling must be rented to a long term tenant. Short term rentals (weekly, monthly, seasonal) are not eligible. • Average or better construction required. • No minimum Coverage A. Photos required Front and Rear if Coverage A under \$100,000 and home over 10 years old • Values \$1,500,000+ must be pre-approved by your underwriter prior to binding coverage and requires Central fire and burglar alarms. • Liability coverage for rented dwellings may be extended from the homeowners policy using form HO-70, or added to the Dwelling Fire policy using our Landlord's Optional Coverage endorsement; request form H-242 on the ACORD application. • Earthquake Coverage: Must be offered to all dwelling fire applicants. Attach California earthquake offer CPF- 230 -0 (1/98) . • Maximum 1 prior loss in past 3 years per location, no history of prior liability losses. • No bankruptcies, foreclosures or repossessions in the past 5 years.
<u>Owner Occupied Dwellings</u>	<ul style="list-style-type: none"> • Not eligible. Use Homeowners Policy.
<u>Course of Construction Coverage</u>	<ul style="list-style-type: none"> • May only be written for persons currently insuring their primary Homeowners with The Hartford. • Completion date within 120 days, and conversion to Hartford homeowners program is intended after completion. • Homes being built for speculation are not eligible.

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<u>Older Home and Dwelling Underwriting</u>	<p>The Hartford underwrites all applications for homeowners and dwelling fire coverage on their own merits. We recognize that the age of a dwelling is mitigated as an exposure to loss by the upkeep, maintenance and repair of its major systems. An older home that is well maintained and updated within the criteria outlined below are eligible for any Hartford rating plan subject to meeting all other underwriting guidelines as noted above.</p> <p style="text-align: center;">For All Dwellings Over 30 Years Old</p> <ul style="list-style-type: none"> • Application In addition to the ACORD applications, Hartford's Supplemental Application is required. This will detail information concerning the updating of the dwelling. • Photos Front and rear photos are also required to fully evaluate the maintenance of the dwelling. • Electrical System <ul style="list-style-type: none"> • Minimum 100 amp service, regulated exclusively by circuit breakers is required. • Homes with fuses, or other electrical regulatory methods are not acceptable. • Aluminum wiring also presents a greater than average exposure to fire and is not acceptable. • Some homes built before 1940 may have knob and tube systems. These present a very high hazard and are not acceptable. • Heating and Cooling Systems <ul style="list-style-type: none"> • Heating and /or cooling systems must be centrally controlled by a thermostat, and be well maintained. • Furnaces must have been replaced within the past 25 years, and must be annually serviced if it is oil fired. • Plumbing <ul style="list-style-type: none"> • Plumbing systems must be well maintained and in good working condition. • Homes over 50 years old must have had their plumbing systems fully updated with copper or PVC. Please provide evidence of the renovation with the application. • Roof Surfaces <ul style="list-style-type: none"> • Roofs present one of the greatest exposures to loss for older homes. Roofs must be well maintained and in good condition as evidenced in the photos. • Wood shake or composition shingle roof surfaces must have been replaced within the past 20 years to be eligible for coverage in any plan. • Flat roof construction is permitted only if dwelling is built in past 15 years and there are no water damage losses.
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<p>Risks with any of the following exposures are unacceptable:</p> <ul style="list-style-type: none"> • Properties with unfenced inground pools or trampolines without proper precautions such as safety netting and adult supervision. • Dwellings with Asbestos building materials. • Properties that are vacant, unoccupied, for sale homes, or under construction (when completion date exceeds 120 days). • Residences with home day care • Dwellings of unique construction, including but not limited to: Mobile homes, Underground homes, Log Cabins, Adobe Construction or those built on pilings, stilts, or piers. • Dwellings Exposed to an announced Brush, Range or Forest fire, or within the susceptible path of an existing fire or locations that are exposed to brush or forest fire, wave wash, cave-in, sinkhole or landslide loss exposures. • Pets/Animals - Including but not limited to Pit Bull (Including Staffordshire Bull Terrier, American Staffordshire Terrier), Presa Canario, Rottweiler dog breeds (or any mix including these breeds) are unacceptable or any dog with previous bite history, aggressiveness, or which are unrestrained are also unacceptable. • Unacceptable Woodstove questionnaire; Completed questionnaire is required for all wood, coal & pellet stoves.
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CATASTROPHE MANAGEMENT

Earthquake & Wild Fire Exposures:

Using hazard rating information, **all risks** will be evaluated for their exposure to Earthquake and Wild Fires, including Slope and Accessibility. Locations identified as high exposure based on this information will not be written. Wood roofs are not allowed within designated wildfire areas.

Binding Authority - Wild Fire:

The binding authority of all Hartford agents for property coverage is automatically suspended whenever a wild fire occurs. Do not bind, issue or request property coverage for any applicants when:

- Dwellings Exposed to an announced Brush, Range or Forest fire, or within the susceptible path of an existing fire.

Binding Authority Following an Earthquake:

The binding authority of all Hartford agents for earthquake coverage is automatically suspended whenever an earthquake meeting the conditions below occurs. Do not bind, issue or request earthquake coverage for any applicant:

For below # of days following earthquake:	If Richter Magnitude is:	Any risk within below miles of epicenter:
30	5.5-6.4	75
60	6.5+	125

- **Earthquake Deductible** – 15% Deductible for Earthquake coverage for all new business.