



Dwelling Fire –DP3

1 to 4 Units Residential

- Dwelling Coverage A - Maximum Limit \$850,000
- 50 years or Newer Only
- Owner or tenant occupied
- Owners, Landlord, Tenant Liability Coverage - Maximum Limit \$500,000
- Extended Replacement Cost 150%
- Deductibles—
 - \$1,000—20% credit
 - \$2,500—30% credit
- Ordinance and Law
- FSC Rater
- Multiple Dwellings per policy eligible

Direct Bill

- Full Pay or Installments - Service Charge \$5 per
- Recurring auto withdrawal-no Service Charge
- Credit/Debit/EFT
- www.calmutual.com - Policyholder login

Underwriting Guidelines

- Owner must be an active manager living near the property or have a property manager in place (Stand alone)
- Dwelling must be occupied
- No exotic animals, horses or dog breeds such as Pit Bull, Doberman, etc.
- Minimum Deductible \$1,000
- 100% of Replacement Cost—insured to value
- Elevation must be less than 2,500 feet
- Protection Class 1-6
- Up to 1 Acre
- Brush 2500 ft or more

Ineligible Risks

- Wood Shake Roof
- Vacant Dwellings
- More than one loss in prior 3 years*
- Lack of maintenance or poor housekeeping
- Secondary or Seasonal Dwellings or Secondary or Seasonal Dwellings rented to others
- Farm Properties
- Dwellings in course of construction
- Mobile Homes
- Over 35 years of age*

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* Submit for Underwriter Approval