



License #0G98504

## California Mutual Insurance Company HO-3 and DP-3 Program Highlights

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### Program Highlights

- ◆ Year built 50 years & newer (over 35 yrs old require UW approval)
- ◆ \$850,000 coverage A maximum (both HO3 & DP3)
- ◆ \$125,000 coverage A minimum (both HO3 & DP3)
- ◆ \$500,000 liability coverage available
- ◆ Dwelling extended replacement cost – 150%
- ◆ 2500 ft from brush; 500 ft tile roof, less than 2,500 ft elevation
- ◆ 1 loss allowed; more than 1 loss in prior 3 years – submit for approval.
- ◆ Protection class 1-6 (DP3) / Protection class 1-7 (HO3)
- ◆ Single family dwellings only (HO-3)
- ◆ 1-4 units (DP3)
- ◆ Ordinance & Law Coverage and Identity fraud coverage included (HO3)
- ◆ Personal injury coverage available (HO3)
- ◆ No Secondary or Seasonal Homes
- ◆ Replacement Cost Composite Endorsement - Increases Coverage A 150%, Cov C 70% and Cov E 40% (HO3)
- ◆ Unsupported business minimum \$1,000 deductible (DP3)
- ◆ Dwelling fire (DP-3) rule - Owner must actively monitor the rental or have a property manager.  
Owner must either be on site quarterly and live within 50 miles or engages services of a property manager.

### Credits (HO-3)

- ◆ New home: 1<sup>st</sup> yr - 25%, 8<sup>th</sup> yr – 4%
- ◆ New loan credit: 1<sup>st</sup> yr – 10%, 2<sup>nd</sup> yr – 7%
- ◆ Non flammable roof credit: 5%
- ◆ Gated community: manned – 12%; unmanned – 7%
- ◆ Claim free 3 yrs: 10% (Must owned the home/insured & No claims in the past 3yrs)

### Where to find the credit(s) in FSC:

- ◆ **New Loan** – Under Optional Cov's – Credits/Adj. - put a "1" in the Mortgage Age field.
- ◆ **Tile Roof** - General tab – Roof type - Tile
- ◆ **Gated Community – unmanned** – Under Optional Cov's – Credits/Adj – mark box
- ◆ **Claim Free** – FSC adds 10% credit automatically if no claims in the past three years entered.
- ◆ **Increase Contents to 70% and 40% ALE of Coverage A** - Under Optional Coverage's, Package Endorsements, Cabrillo Replacement Cost Composite, mark box.

### Other

- ◆ Payment options: full, 2, 4, 11 pay EFT
- ◆ Clients can pay online at Cal-Mutual website with credit card or check
- ◆ Both programs available on FSC, bridge into Cal Mutual website or;
- ◆ Submit application directly at [www.cabrillopac.com](http://www.cabrillopac.com), click on California Mutual Insurance Company icon.
- ◆ Quick quote available

Underwriting Department: 1.800.681.2045 ext. #795