



## Homeowners HO-3

### Single Family Homes

- Dwelling Coverage A - Maximum Limit \$850,000
- 50 years or Newer Only
- Up to 1 acres
- Liability Coverage - Maximum Limit \$500,000
- Extended Replacement Cost 150%
- Deductibles—
  - \$500—10% credit
  - \$1,000—20% credit
  - \$2,500—30% credit
- Ordinance and Law
- CalAdvantage—Equipment Break-down and Service Line
- FSC Rater

### Direct Bill

- Full Pay or Installments - Service Charge \$5 per
- Recurring auto withdrawal-no installment fee
- Credit/Debit/EFT
- [www.calmutual.com](http://www.calmutual.com)—Policyholder login

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### Credits Up to 50%

- Newer Home Credit—up to 25%  
Years 1 to 8
- New Loan with Purchase Credit—up to 10%  
Years 1 and 2 (does not apply to refinance, equity or second mortgages)
- Claims Free Credit—No loss over \$500 for 3 years - Up to 10%
- Protective Devices or Systems
  - Non-Flammable Roof—5%
  - Fire and/or Theft Alarm—Up to 10%
  - Gated Community—Up to 12%
  - Sprinkler System (interior)

### Underwriting Guidelines

- Loss History—3 years
- Structures free of brush within 2,500 ft
  - With tile roof within 500 ft
- No wood shake roofs
- Swimming Pools accepted with proper fencing  
\*no slides or diving boards\*
- No Trampolines
- Protection Classes 1—7
- Single Occupancy (Family)
- Pets—Breed and bite history
- Elevation must be less than 2,500 feet
- Well maintained—Pride of ownership
- No vacant or properties for sale
- No condos or shared wall dwellings

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