

### COVERAGES & LIMITS

	Homeowners (HO-3)	Renters (HO-4)	Condo (HO-6)
Dwelling Limit-Cov A*	\$125k - \$5M	Max: 25k	30k – 500k
Other Structures-Cov B Increase Other Structures	10% of Cov A Optional: 2% - 70% Cov A	N/A	N/A
Personal Property-Cov C	50%- 75% of Coverage A	\$20k - \$100k	\$30k - \$500k
Loss of Use/Fair Rental Value-Cov D/E	20% of Coverage A	20% of Coverage C	40% of Coverage C
Personal Liability-Cov E/L	\$100k - \$500k	\$100k - \$500k	\$100k - \$500k
Medical Pmts-Cov F/M	\$1k - \$5k	\$1k - \$5k	\$1k - \$5k
Dwelling Extended Replacement Cost	2 Options: 125% or 150%	N/A	N/A
Earthquake	Optional Limited or Comprehensive Coverage	Optional Limited Coverage	Optional Limited or Comprehensive Coverage
Executive Endorsement	Primary Occupancy Only	N/A	N/A
Equipment Breakdown	25k per occurrence 50k annual aggregate	25k per occurrence 50k annual aggregate	25k per occurrence 50k annual aggregate
Identity Theft Expense	15k aggregate limit	15k aggregate limit	15k aggregate limit
Inland Marine	Max: 25% of Cov A Min: \$500 per item	Max: 50% of Cov C Min: \$500 per item	Max: 50% of Cov C Min: \$500 per item
Animal Liability	50k – 300k	50k – 300k	50k – 300k

\*Risks from \$1M to \$5M must be submitted unbound for Underwriting approval.

### Eligibility & Program Specifics

<b>Age of Dwelling:</b> 0-60 Years (all lines) 0-35 Years on homes greater than 1.7M Coverage A	<b>Prior Lapse in Coverage:</b> We will accept lapse up to 30 days with signed Statement of No-Loss***
<b>Homes 35 years and older:</b> Utility Update Certification required***	<b>Seasonal &amp; Secondary:</b> Central burglar alarm or Gated Community required
<b>Composition Shingle Roofs over 20 years:</b> Utility Update Certification required***	HO3: 10% surcharge; Owner Occupied only
<b>Protection Class:</b> 1 – 8 acceptable; PC 9 subject to UW review + Protection Class 9 Worksheet required*** ; PC 10 ineligible	HO6: 10% surcharge; Owner Occupied or long term tenant.
<b>Insurance to Value:</b> Must be 100% Insured to Value	<b>Deductibles:</b>
<b>Occupancy:</b>	Standard Policy: \$500 – \$2500
HO3: Owner Occ only; 1-2 Family Residence	Earthquake HO3: 10-15% of Dwelling Limit
HO4: Tenant Occ or Owner Occ in 1-2 Family Residence	Earthquake HO4 & HO6: Dwelling: \$3750, Contents: \$750
HO6: Owner or Tenant Occupied	<b>Inflation Guard:</b> Annual Increase
<b>Special Brush Hazard Program:</b> Locations less than 1000 feet from moderate to extreme hazard brush area may be submitted for UW approval; surcharge may apply; wood shake or wood shingle roofs ineligible for this program.	<b>Special Personal Property Coverage:</b> Insure Cov C against additional risks of physical loss; owner-occupied only; HO3, HO4 & HO6.
<b>Mandatory Forms:</b> Mold Endorsement (5K limit & Liab excluded); Animal Liability Exclusion; Pollution Exclusion; No Home Day Care Coverage Exclusion; Trampoline Liability Exclusion	
***Underwriting forms are located on our website under: Agent Home → Agency Information Center → Policy and Underwriting Forms → California Homeowners/Dwelling Fire Forms. Scroll down to the bottom under “Underwriting, Payment & Required Documentation.”	

### Available Credits

- **Age of Home Discount:** Up to 23%
- **Premises Alarm or Fire Protection Credits:** 2% to 15%
- **Affinity Discount:** 15%
- **Superior Construction Discount:** 15%
- **Multi Line Discount:** 5% for Flood
- **Claim Free Discount:** 5%-10%
- **Gated Community Discount:** 5%

**Underwriting & Customer Service**  
**Toll-Free: 866-458-4262**  
Over for more contact information

## Payment Plans & Fees

**Full Payment:** Gross annual premium due at inception of policy. *Mortgage Billed policies within 20 days of the inception date.*

**2 Pay Plan:** 50% of total premium due at policy inception. Remaining 50% of total premium due 60 days after policy inception.

**4 Pay Plan:** 25% of total premium due at policy inception. 75% of total premium due in 3 equal installments at 60, 120 and 180 days from policy inception.

**8 Pay Plan:** 25% of total premium due at policy inception. 75% of the premium due in 7 equal installments at 60, 90, 120, 150, 180, 210 and 240 days from policy inception.

- **Each installment:** Must equal \$50 or greater, except full payment plan, and is subject to a \$5 billing charge.
- **Inspection Fee:** \$50 for each inspection performed; HO3 and Dwelling Fire only with YOC  $\geq$  5 years or Cov A  $\geq$  1M
- **Credit Card (MasterCard and Visa) payments:** May be accepted and processed online via [www.UniversalNorthAmerica.com](http://www.UniversalNorthAmerica.com).

Payments should be made to Universal North America in the form of a check or money order and mailed within **5 business days** from policy effective date.

## Ineligible Risks

### Location & Condition

- Dwelling with fuses and/or "knob and tube" wiring
- Vacant Homes (will be surcharged when discovered)
- Farm, Ranch, Orchard or Grove
- More than 5 acres
- Dwellings containing unusual or unique construction or on hillsides or any dwelling directly next to a 30% or greater slope
- Mobile, Manufactured, Modular, Pre-fabricated, or Converted Dwelling
- Excessive liability exposures such as Business, other than incidental; empty swimming pools, trampolines etc.
- Aggressive or exotic animals, or those found on the list of prohibited animals
- Trampolines (liability will be excluded automatically if a trampoline is purchased during the policy term)
- Dwellings located on a historical site
- Dwellings constructed over water
- Dwellings built on stilts, pilings or with open foundations
- Dwellings located near an environmental hazard (i.e. landfill, gas station)
- Properties owned in the name of a corporation, LLC, partnership or association
- Dwellings located within 500 ft of moderate to extreme hazard brush area without prior underwriting approval; subject to Brush Hazard surcharge.
- Dwellings in the course of construction

### Roof (does not apply to HO4 or HO6):

- Flat (including tar & gravel, membrane and roll) for single family dwellings
- Untreated Wood, Rolled Tar Paper, Sod, Asbestos Shingles
- Plastic, Recycled, Aluminum, Single Ply Membrane
- Wood shake or wood shingle roof located within one mile of moderate to extreme hazard brush area or and untreated wood shake/shingle roof

### Loss History:

- 2 or more property claims within 3 years (excluding acts of God)
- Any unmitigated Theft/Vandalism Claim within 3 years
- Any liability claim within 5 years
- Any unresolved or open claim regardless of age

## Contact Universal North America

[www.UniversalNorthAmerica.com](http://www.UniversalNorthAmerica.com)

<p><b>Claims:</b> Toll-Free: 866-999-0898</p> <p><b>Claims Mailing Address:</b> P.O. Box 151926 Tampa, FL 33684-1926</p> <p><b>Claims Physical Address:</b> 4340 W. Hillsborough Ave. Suite 212 Tampa, FL 33614</p>	<p><b>Underwriting &amp; Customer Service</b> Toll-Free: 866-458-4262 Fax: 817-348-7961 Email: <a href="mailto:underwriting@uihna.com">underwriting@uihna.com</a> P.O. Box 901036 Fort Worth, TX 76101-2036</p> <p><b>Standard Payment</b> Universal North America Insurance Company P.O. Box 844758 Dallas, TX 75284-4758</p> <p><b>Overnight Payment</b> Bank of America Lockbox Services Universal North America Insurance Company - 844758 1950 N. Stemmons Freeway Dallas, TX 75207</p>	<p><b>Universal North America California Office</b></p> <p>701 University Avenue Suite 110 Sacramento, CA 95825 Toll Free: 888-295-7110 Fax: 916-927-7102 Email: <a href="mailto:info@uihna.com">info@uihna.com</a></p>	<p><b>Area Representatives:</b></p> <p><b>Deb Stone</b> Sr. Market Development Consultant/National Accounts 941-378-8851 x6573 office 941-350-6441 mobile 941-378-8835 fax <a href="mailto:dstone@uihna.com">dstone@uihna.com</a></p> <p><b>Craig Justice</b> VP, Sales &amp; Agency Relations Western U.S. 941-928-1609 <a href="mailto:cjustice@uihna.com">cjustice@uihna.com</a></p>
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