



Homeowners (HO-3)	
Dwelling Limit-Coverage A*	\$125,000 to \$5,000,000*
Other Structures-Coverage B	10% of Coverage A Optional: 2% - 70% of Coverage A
Personal Property-Coverage C	50% - 75% of Coverage A Optional Special Personal Property Coverage (Open Perils)
Loss of Use/Fair Rental Value-Coverage D	20% of Coverage A
Personal Liability-Coverage E	\$100,000, \$300,000 or \$500,000
Medical Payments-Coverage F	\$1,000 or \$5,000
Dwelling Extended Replacement Cost	2 Options: 25% or 50%
Earthquake	2 Options: Limited Form 15 % deductible or Comprehensive Form 10% deductible
Executive Endorsement	Package of enhanced coverages and limits for Dwelling, Personal Property and Liability coverages. Primary Occupancy Only
Equipment Breakdown	\$25,000 per occurrence \$50,000 annual aggregate \$500 deductible
Identity Theft Expense	\$15,000 aggregate limit
Inland Marine	Max: 25% of Coverage A Min: \$500 per item
Animal Liability	\$50,000 – \$300,000 subject to dog breed qualification

*Risks from \$1M to \$5M must be submitted unbound with a High-Value Supplemental Application for Underwriting approval.***

Program Eligibility Guidelines

<p>Age of Dwelling</p> <ul style="list-style-type: none"> 0-60 Years <p>Homes 36 to 60 years: Signed Utility Update Certification required*** confirming updates to plumbing, heating/cooling, roofing and electrical in the past 10 years</p> <p>All Homes Age 20+ yrs with Composition Shingle Roofs must have been replaced in the past 20 years Signed Utility Update Certification required***</p> <p>Protection Class 1 – 8 acceptable; PC 9 subject to UW review and Protection Class 9 Worksheet required*** ; PC 10 ineligible</p> <p>Insurance to Value: Must be 100% Insured to Value</p> <p>Occupancy: Owner occupied only; 1-2 family residence</p> <p>Brush/Wildfire Exposures Various tools including ISO FireLine are used to measure this exposure. Eligibility and policy premium may be impacted based on brush mapping. UW approval may be required.</p>	<p>Prior Lapse in Coverage We will accept lapse up to 30 days with signed Statement of No-Loss***</p> <p>Seasonal & Secondary:</p> <ul style="list-style-type: none"> Central burglar & fire alarm or Gated Community required HO3: 10% surcharge; Owner Occupied only <p>Deductibles</p> <ul style="list-style-type: none"> HO - 3: \$500,\$1,000, \$2,500, \$5,000, \$10,000 Earthquake HO3: Limited Form 15%; Comprehensive Form 10% <p>Inflation Guard: Annual Increase</p> <p>Optional Special Personal Property Coverage: Insure personal property against additional/direct risk of physical loss; owner occupied only</p> <p>Mandatory Forms/Endorsements: Mold Endorsement (\$5K limit & Liability excluded); Animal Liability Exclusion; Pollution Exclusion; No Home Day Care Coverage Exclusion; Trampoline Liability Exclusion</p>
<p>***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 Underwriting Forms.”</p>	

Available Credits

<ul style="list-style-type: none"> Age of Home Discount Premises Alarm or Fire Protection Credits:: 2% to 15% Preferred Builder Discount: up to 15% 	<ul style="list-style-type: none"> Allstate Affinity Discount: 5% Gated Community Discount: 5% Concrete Tile Roof Discount: 5% DP3 Multi-Policy Discount: 5%
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Underwriting & Customer Service | Toll-Free: 866-458-4262

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 payment fee.
- **Inspection Fee:** \$50 per policy. New business inspections are conducted for: Homes with approved brush exposure; Year of Construction \geq 5 years or Coverage A \geq 1M
- **Credit Card (MasterCard and Visa) and Check payments:** May be accepted and processed online via www.UniversalNorthAmerica.com.

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

Ineligible Risks

Location & Condition

- Dwelling with fuses and/or "knob and tube" wiring
- Vacant Homes
- Farm, Ranch, Orchard or Grove
- More than 5 acres
- Dwellings containing unusual or unique construction or on hillsides with a 30-degree or greater slope
- Mobile, Manufactured, Modular, Pre-fabricated, or Converted Dwelling
- Excessive liability exposures such as Business, other than incidental; empty swimming pools, diving boards, ramps, water slides, etc.
- Aggressive or exotic animals, or those found on the list of prohibited dog breeds
- Non-domesticated animals, livestock or saddle animals
- Trampolines (liability will be automatically excluded 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 in areas of severe brush or wildfire exposure
- Dwellings in the course of construction

Roof:

- 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 (5280 feet) of moderate to extreme hazard brush area and/or untreated wood shake/shingle roof

Loss History:

- No more than one (1) property claims within 3 years (excluding acts of God).
- Any unmitigated Theft/Vandalism Claim within 3 years. Proof of mitigation must be provided to Underwriting for review and approval.
- Any fire damage claim (except wildfire) in the past 5 years.
- Any liability claim or medical payments claim within 5 years.
- Any unresolved or open claim regardless of age.
- Applicants who have sustained a loss in the preceding thirty-six (36) months should submit full details of the claim and an explanation of how the cause(s) of loss was corrected.
- All paid claims filed by an applicant and/or spouse and all paid claims for insured properties are used in determining loss history.

Contact Universal North America

Claims

Toll-Free: 866-999-0898

Claims Mailing Address

P.O. Box 151926
Tampa, FL 33684-1926

Claims Physical Address

4340 W. Hillsborough Ave.
Suite 212
Tampa, FL 33614

Underwriting & Customer Service

Toll-Free: 866-458-4262
Fax: 817-348-7961
Email: underwriting@uihna.com
P.O. Box 901036
Fort Worth, TX 76101-2036

Standard Payment

Universal North America
Insurance Company
P.O. Box 844758
Dallas, TX 75284-4758

Overnight Payment

Bank of America Lockbox Services
Universal North America
Insurance Company - 844758
1950 N. Stemmons Freeway
Dallas, TX 75207

Universal North America CA Office

701 University Avenue, Suite 110
Sacramento, CA 95825
Toll Free: 888-295-7110
Fax: 916-927-7102
Email: info@uihna.com

www.UniversalNorthAmerica.com

Area Representatives

Craig Justice

VP, Sales & Agency Relations
Western U.S.
805-278-4422
cjustice@uihna.com

Wanda Revells, AINS, CIC

AVP, Sales & Agency Relations
Western U.S.
Office: 520-690-2000
Cell: 602-284-9120
wrevells@uihna.com

Stephanie Fox

Territory Sales Manager
Northern California
916-690-1731
sfox@uihna.com

Mark Niess

Senior Sales Manager
Southern California
760-683-4860
mniess@uihna.com