

This reference guide contains a summary of coverage options and limits available, eligibility information, and other important information. Please refer to the Centauri Specialty Insurance Company manuals for complete information.

| ELIGIBILITY - GENERAL | |
|----------------------------|--|
| CRITERIA | FORM HO 00 03 |
| Age of Dwelling | 0-75 years of age |
| Dwelling Limit | \$75k - \$1M New Business. \$3M Renewals |
| Other Structures | 2% to 20% of Coverage A |
| Personal Property | 0% to 70% of Coverage A |
| Loss of Use | 10% to 30% of Coverage A |
| Personal Liability | \$100k, \$300k, \$500k |
| Medical Payments | \$1000, \$2500, \$5000 |
| Prior Losses in last 3 yrs | Up to 2; NO liability claims |
| Protection Class | 1 to 8 |

Notes:

- All homes greater than 5 years of age OR less than \$100K Coverage A OR greater than \$750K Coverage A require an inspection.
- All homes over 40 years of age require a 4-point inspection.

| ENDORSEMENTS & OPTIONAL COVERAGES | |
|-----------------------------------|------------------------------------|
| Replacement Cost on Contents | Water Backup |
| Mechanical Breakdown | Scheduled Personal Property |
| Identity Theft | Special Personal Property Coverage |
| Home Computer Coverage | Loss Assessment |
| Animal Liability Buyback | |

| AVAILABLE DISCOUNTS | |
|---------------------------------------|---|
| New Purchase Discount – 10% | Secured Community / Building Discount – 10% |
| Protective Devices Discounts – 5%-16% | Wind Mitigation Discounts – 2%-15% |
| Accredited Builder Discount – 10% | |

DIRECT BILL PAYMENT OPTIONS

- Down payment must be received plus 100% of \$25 MGA fee, 100% of applicable inspection fees and all assessments imposed by law. Installment service fee of \$6 is imposed on all installments.
 1. 4-pay - 25% of premium plus MGA fee, applicable inspection fee, and all assessments are required to affect coverage with three (3) equal installments. Billing due dates are 60 days, 120 days and 180 days from the inception date of the policy.
 2. 8-pay - 30% of premium plus MGA fee, applicable inspection fee, and all assessments are required to affect coverage with seven (7) equal installments due monthly from the inception date of the policy.
- No service fee will be due on full pay policies or the down payment installment. All payments must be submitted on a gross premium basis; commissions may **not** be deducted from any payment.
- Policies with an annual premium of less than \$250 must be paid in full.
- Payments should be made payable to Centauri Specialty by check or money order. Credit card payments are also acceptable and can be processed online.

SUBMISSION REQUIREMENTS

Submit to Centauri:

- Payment must be submitted via Arrowhead Exchange at time of submission for insured billed policies. AGIA will bill third party payors such as mortgage companies. All other payments must be received within 5 business days from the policy effective date or date application was signed, whichever is first. Pre-bind documents must be submitted prior to binding. All required post-bind documents must be submitted within 14 days.
- **Pre-bind:** SPP appraisals/bills of sale for total schedules > \$20,000, Photos of pilings 8-10 ft.
- **Post-bind:** Proof of updates, 4-pt inspections, Signed Animal Liability Buyback CSH LA AL, Wind policy if HO 04 94 applies, Loss Mitigation form for all Wind Mitigation credits (photos only for Hip Roof and Flat Tile discounts), Central Station Alarm Certificate if SPP schedule > \$50,000, Photos or inspection for dwellings valued <\$100,000, Flood policy Dec if located in Flood zone A or V, Appraisals and photos for each scheduled item >\$5000, Proof of sprinkler system. Protective Device Proof (certifications, photos, etc).

Retain in Office:

- Completed application, signed and dated by insured and producer on or before the policy effective date. Proof of prior Liability Limit

INELIGIBLE RISKS – BINDING PROHIBITED

ROOFS/SIDING

- Dwellings with wood, asbestos or corrugated metal roofs.
- Dwellings with flat roofs (unless poured concrete).
- Dwellings with wood shingles.
- Dwellings with more than one overlay of shingles (cannot be over wood shingles).
- Dwellings with asbestos or wood shake siding.
- Dwellings with EIFS or Dryvit siding (unless used as trim or compromising only a minimal portion of the total siding).
- Composition shingle roofs greater than 15 years old, metal/steel/aluminum greater than 20 years old, and all other roof types greater than 30 years old.

WIRING/PLUMBING

- Dwellings with aluminum wiring (may be eligible if properly modified; inspection required).
- Dwellings with fuses or knob and tube wiring.
- Dwellings with polybutylene plumbing.

HEATING AND COOLING SYSTEMS

- Dwelling with evaporative cooling systems. Dwellings with space heaters, wood burning stoves, and fireplaces as primary heat sources.

CONSTRUCTION/FOUNDATION

- Dwellings older than 75 years.
- Dwellings of unconventional construction including log, do-it-yourself, dome, shell, or dwellings using unconventional parts or not meeting building codes.
- Mobile, manufactured modular and pre-fabricated homes.
- Dwellings under construction or major renovation.
- Townhomes or duplexes unless meeting single building definition.
- Historical dwellings.
- Dwellings with retaining walls deemed by the company to be in poor condition.
- Dwellings built on piers over 50 years old.
- Pilings greater than 10' elevations.
- Pilings (8'-10' elevations) – Dwellings 2006 and newer are acceptable. See Underwriting manual for all other elevations.
- Dwellings with porches/decks more than 2 ft off the ground or with 3 or more steps and not protected with properly installed handrails.
- Dwellings with bars on windows without quick release mechanisms.

COVERAGE

- Dwellings excluding wind coverage that do not have a separate wind policy.
- Dwellings with duplicate coverage.
- Dwellings not insured between 95% and 125% of replacement cost, as verified by ISO 360.

LOCATION

- Dwellings without paved access or not visible from a paved road.
- Dwellings located on more than 5 acres.
- Dwellings located entirely or partially over water.
- Dwellings located in protection class 9 or 10.
- Dwellings in historical districts.
- Dwellings located in fly-in fly-out/ airport communities.
- Dwellings located in PIAL zone 5 if wind coverage is desired; X-wind is acceptable. (Dwellings located within 1500 feet of tidal water - including but not limited to the ICW, Lake Pontchartrain, Lake Borgne, and Lake Maurepas - may be eligible but the Open Water Surcharge will apply.)

PROPERTY

- Dwellings with trampolines.
- Dwellings having swimming pools with diving boards or slides.
- Dwellings having unprotected swimming pools or hot tubs. (Swimming pools must be protected by a minimum 4-foot high locking fence or alternate approved enclosure; hot tubs must be protected by a locking cover or minimum 4-foot high locking fence.)
- Dwellings with underground tanks, whether or not in use.
- Scheduled Personal Property: 1) Individual items valued at more than \$20,000, and 2) Total schedule amounts valued at more than 10% of Coverage A or \$50,000, whichever is lower. (Schedules which total over \$20,000 must be submitted to Underwriting for approval prior to binding.)

ANIMALS

- Dwellings with vicious dogs including Akitas, American Bulldogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinschers, German Shepherds, Great Danes, Pit Bulls, Rottweilers, Staffordshire Terriers, Wolf Hybrids, or any mix thereof, any dog with a history of biting, or any dog underwriting deems ineligible.
- Dwellings with exotic animals, farm or saddle animals.

BUSINESS EXPOSURE

- Dwellings with business or farm exposure.
- Dwellings used for the purpose of college housing.
- Dwellings used for the purpose of assisted living, nursing home or group home facilities.
- Dwellings in which child or adult home daycare services are provided.

OCCUPANCY

- Seasonal, unoccupied, vacant dwellings. (A dwelling occupied by owner continuously for less than 9 months per year is considered seasonal.)
- Dwellings not occupied by the owner.

OWNERSHIP

- Dwellings in the name of a business, Limited Liability Corporation, Limited Partnership, Corporation, land trust or estate (family member LLC's are allowed as Additional Insureds).
- Dwellings with more than two mortgages (Applicant must hold title to dwelling).