

**GeoVera Insurance Company
California Dwelling Fire Manual**

UNDERWRITING GUIDELINES*

SPECIAL FORM - DP- 3

Rating Tier	Coverage A Minimum/Maximum	Losses * during the past 3 years	Protection Class	Home built
Super	\$150,000 to \$600,000 (NB) \$150,000 to \$750,000 (RN)	No Prior Losses	1-6 only	In or after 1990
Preferred	\$130,000 to \$600,000 (NB) \$130,000 to \$750,000 (RN)	One property loss other than water or theft	1-7 only	In or after 1980
Modern	\$110,000 to \$600,000 (NB) \$110,000 to \$750,000 (RN)	One property loss other than Water	1-7 only	In or after 1950
Standard	\$90,000 to \$600,000 (NB) \$90,000 to \$750,000 (RN)	Two property losses other than water or theft	1-8 only	In or after 1930
Classic	\$60,000 to \$600,000 (NB) \$60,000 to \$750,000 (RN)	Maximum of three losses in past three years. Maximum of one water or theft loss.	1-9 only	In or after 1901

BASIC FORM - DP-1

Pricing Tier	Coverage A Minimum/Maximum	Losses * during the past 3 years	Protection Class	Home built
Standard	\$60,000 to \$200,000 (NB) \$60,000 to \$350,000 (RN)	Two property losses other than water or theft	1-8 only	In or after 1930
Classic	\$60,000 to \$200,000 (NB) \$60,000 to \$350,000 (RN)	Maximum of three losses in past three years. Maximum of one water or theft loss.	1-9 only	In or after 1901

* See INELIGIBLE RISKS on following page

NUMBER OF FAMILIES

1 to 4 family dwellings are eligible in all tiers except Super. Only 1 or 2 family dwellings are eligible in Super.

OCCUPANCY

Tenant-Occupied and Owner-Occupied (including seasonal/secondary) dwellings are eligible.

INSURANCE TO VALUE

100% replacement cost (based on location, age, size)

DEDUCTIBLES

\$500, \$1,000, \$2,500

AGE OF STRUCTURE

See “Home Built” guidelines above. The following must also exist to be eligible:

- 1) A surcharge will be applied if roof is 21 years and older, unless concrete shingle or concrete tile.
- 2) Equipped with copper wiring and circuit breakers
- 3) Plumbing and heating updated in past 40 years

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INELIGIBLE RISKS

More than two Named Insureds	Not Eligible
Any liability or vandalism claim in the past three (3) years	Not Eligible
More than one water or theft losses in the past three (3) years	Not Eligible
More than three losses*** in the past three (3) years	Not Eligible
Declined, canceled, or non-renewed in the past three (3) years, except for risks that would otherwise meet our underwriting guidelines.”	Not Eligible
Foreclosure or repossession in the past 5 years	Not Eligible
Convicted of arson or any other coverage-related crime	Not Eligible
Dwellings built prior to 1901	Not Eligible
Seasonal/Secondary dwellings without central station or fire station alarm	Not Eligible
Undergoing renovation or reconstruction	Not Eligible
Vacant dwellings	Not Eligible
Dwellings without circuit breakers	Not Eligible
Plumbing and heating not updated in past 40 years	Not Eligible
Wood roof or siding within 2500 feet of any brush	Not Eligible
Dwellings within 500 feet of any brush	**
Protection Class 10 risks	Not Eligible
Built of masonry construction	Not Eligible
On stilts, posts or piers	Not Eligible
Dwellings within 1000 feet of water	Not Eligible
Dwellings with unfenced pools	Not Eligible
Built on hillsides or next to a 30 degree or greater slope	Not Eligible
Mobile homes and boat houses	Not Eligible
Modular homes	Not Eligible
Woodstoves (if tenant occupied)	Not Eligible
Wood or coal burning stoves, or fireplace inserts if primary heating source	Not Eligible
Kerosene heaters	Not Eligible
Dwellings attached to, or occupied as, a commercial risk	Not Eligible
Business on premises unless incidental in nature	Not Eligible
Dwellings converted from a commercial building	Not Eligible
Dwellings with farming operation	Not Eligible
Dwellings condemned due to urban renewal or highway construction	Not Eligible
Located in area with condemned, abandoned or distressed properties	Not Eligible
Without public utility service	Not Eligible
Property in foreclosure (e.g. buying property)	Not Eligible
Un-repaired damage and/or open claims	Not Eligible
Uncorrected fire code violations	Not Eligible
Vicious dogs*, wild animals, or more than two horses or cows	Not Eligible
Horses boarded or rented to others	Not Eligible
Non-releasable bars on windows	Not Eligible
San Bernardino Mountain community	Not Eligible

* Vicious dogs will be considered a Staffordshire Bull Terrier, American Pit Bull Terrier, Rottweiler, Doberman Pinscher, or Chow Chow if its lineage contains part of the that breed.

**If the property is located within a GeoVera designated brush area, the application is subject to underwriting review and action. This underwriting review may result in a brush surcharge or cancellation of the policy.

*** The following loss types will not be included in the loss count: Medical Payments or Liability claims for prior owners, Claims \$250 or under for prior owners, “Mysterious disappearance” claims, Watercraft or Boat claims, and Catastrophe claims.