

DIFFICULT TO PLACE HOMEOWNER

PROGRAM HIGHLIGHTS

Lex Elite “A XV” (excellent) Non-Admitted

TERRITORY

- California only

SERVICE

- Same day turn around
- Competitive commission
- Premium Finance available

GUIDELINES:

- \$150,000 to Unlimited
- LLC / Corporate name for tax purposes
- Course of Construction (Liability & Property)
- Vacant Program (3,6,12 month)
- **150ft from brush**
- Waterfront & Older Homes
- Up to 4 losses

OPTIONAL COVERAGES:

- Condos and Renters – short-term - vacant
- Personal Article Floater – Mono-line
- Personal Umbrella – youthful / activity
- Secondary Rental – weekly/monthly

Contact Homeowners Department Ext # 229
Direct: 949-488-2255 / 800-488-4096

Send Submissions to: Fax: 949-488-2259 or
vanessa@kinginsuranceca.com
Forms and applications available at:
www.kinginsuranceca.com



LexElite Homeowner Reference List

- H03-Cov. A minimum \$150,000 up to unlimited
- Single family rentals written on H03
- Duplexes OK. Up to 4-plex available. (Owner must reside in one unit).
- Up to 4 Losses
- Shorefront OK
- >150' Brush Clearance on all sides of the dwelling
- Older Homes OK with full updates noted (use Older Home Questionnaire)
- Wood shake roofs OK if less than 15 years old with a 1,000' brush clearance and proof of a qualified fire retardant treatment.
- Wood Shake Roofs acceptable with Exclusion
- Special Water Deductible for H03/H04/H06 – yr built 2000 and newer \$2,500 deductible 1975 – 1999 - \$7,500 and 1975 and older \$10,000
- Slopes of no more than 25% if dwelling located in a brush area.
- Trampolines OK with Trampoline Exclusion.
- Unfenced swimming pools OK with Swimming Pool Liability Limitation of \$25,000.
- Wood burning or similar type stoves as primary heat source are unacceptable.
- ***Animal Exclusion*** available for risks with vicious dogs, including, but not limited to: Pit Bull Terriers, Doberman Pinschers, Rotweillers, Staffordshire Terriers, German Shepherds, Chows, Bull Mastiffs, Huskies, Alaskan Malamutes, Wolf-Dog Hybrids and any dog with a biting history.
- Vacant Home –Coverage A minimum \$100,000 (3, 6, & 12 month terms)
- Builder's Risk written on H03-Theft of Building Materials and Liability available • Builder's Risk premium is fully earned.
- D-1 form only needed on New Business (not renewals). New application needed every 3 years. NO inspection required at renewal.
- For that Unique Exposure!

*****25% Minimum Earned Premium *** No Flat Cancellations *****

09/02/11