

HIGH VALUED HOMEOWNER

PROGRAM HIGHLIGHTS

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

TERRITORY

- California only

SERVICE

- Same day turn around
- Commission 10%

GUIDELINES: “Revised Limits”

- **\$200,000 to Unlimited**
- Up to 150% Extended Replacement
- Protection class 9/10
- Builders Risk - Liability & Property
- Vacant Program available
- **150ft from brush**
- Waterfront & Older Homes
- Payment plans available

OPITIONAL COVERAGES:

- Condos and Renters
- Sewer Backup
- Ordinance of Law
- Personal Article Floater – Mono-line
- Personal Umbrella
- Secondary Rental
- Earthquake

Contact Homeowners Department X 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

- HO3—Cov. A minimum \$200,000 up to unlimited
- Single family rentals written on HO3
- Duplexes OK. Will consider 3 & 4 family. (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
- Wood shake roofs OK if less than 15 years old with a 1,000' brush clearance and proof of a qualified fire retardant treatment.
- Slopes of no more than 25% if dwelling located in a brush area. >150' brush clearance required.
- 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 Dwelling Fire Program—Cov. A minimum \$100,000 (3, 6, & 12 month policies available).
- HO4/HO6—Cov A coverage available. - Cov. C minimum \$20,000
- Builder's Risk written on HO3—Theft of Building Materials and Liability available
 - Builder's Risk premium is fully earned.
- Hard to place, UNIQUE exposures will be considered.
- D-1 form only needed on New Business. Application needed every 3 years. No inspection required at renewal. (every 3 years)

***25% Minimum Earned Premium. No Flat Cancels. Agency Bill**