



Product Fact Sheet

CALIFORNIA HOMEOWNERS PROGRAM

Date: 02/14/2020

Our homeowners program is designed for homes and condos that do not qualify for an admitted market. Homes and condos of all ages that show pride of ownership are accepted based on qualification criteria.

HO-3 and HO-6 ISO Policy Forms

Occupancies

- Owner
- Rental
- Seasonal
- Short-Term Rental
- Owner Occupied with Roomers or Boarders

HO-3 Dwelling Types

- Detached
- Semi-Detached
- Townhome/Rowhome
- Accessory Dwelling Unit
- Tiny Home
- Yurt
- Shipping Container Home
- Pole Barn Conversion/Barndominium
- Straw Bale Home
- Geodesic Dome
- Prefabricated
- Manufactured (Mobile Home)
- Stand-Alone Structure

TIV (Total Insured Value): TIV's over \$1.5M are not acceptable.

Specialized Endorsements:

- **Home Rental Coverage:** Removes exclusionary wording for other structures and personal property while a premise is held for rent. Increases special limits of personal property and adds \$100,000 of watercraft liability.
- **Incidental Farm or Ranch Endorsement:** Allows for scheduling farm or ranch buildings and farm or ranch personal property (example: tractor). Includes farm or ranch liability and animal collision coverage up to \$7,500 per collision event.
- **Home Business Coverage:** Provides coverage for accounts receivable, valuable papers and records, business income and extra expense, and personal and advertising injury.

Please review the policy contract for the complete policy language including exclusions and limitations.