

# DIFFICULT TO PLACE HOMEOWNER

## PROGRAM HIGHLIGHTS

### Lex Elite "A XV" (excellent) Non-Admitted

#### TERRITORY

- California & Arizona

#### SERVICE

- Same day turnaround
- Competitive commission
- Premium Finance available

#### GUIDELINE

- \$200,000 (CA) \$150,00 (AZ) up 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
- Unlimited Losses

#### OPTIONAL COVERAGES

- Condos & Renters short-term – vacant M/P \$500
- Personal Article Floater – Mono-line M/P \$250
- Secondary Rental – weekly/monthly
- Airbnb & VRBO

**Contact Homeowner Department:**  
Direct 949-488-2255 / 800-488-4096 / Fax 949-488-2259

**Submissions to:**  
[Homeowner@kinginsuranceca.com](mailto:Homeowner@kinginsuranceca.com)

**Forms and applications available at:**  
[www.kinginsuranceca.com](http://www.kinginsuranceca.com)



## LexElite® Reference List

- HO3 minimum AZ \$150,000 & \$200,000 CA up to unlimited
- Single family rentals written on HO3 Special Form
- Up to 4 Losses
- Shorefront OK – Forested areas Ok
- Greater than 150 ft. Brush Clearance on all sides of the dwelling
- Older Homes OK with full updates noted
- No credit scoring in Arizona
- 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.
- 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** for risks with vicious dogs, including, but not limited to: Pit Bull Terroirs, Doberman Pinschers, Rottweilers, Staffordshire Terroirs, German Shepherds, Chows, Bull Mastiffs, Huskies, Alaskan Malamutes, Wolf-Dog Hybrids and any dog with a biting history.
- Vacant Dwelling Fire Program: Dwelling minimum \$100,000 (3, 6, & 12 month).
- HO4/HO6—Available
- Builder's Risk written on HO3—Theft of Building Materials and Liability available
- GL Certificate required to bind
- D-1 form only needed on New Business. Application needed every 3 years.
- No inspection required at renewal (every 3 years).
- Unique exposures will be considered