



Dwelling Fire –DP3

1 to 4 Residential Units

- Dwelling Coverage A – Limit \$1 Million
- Tenant occupied (unless 2-4 units)
- Owners, Landlord, Tenant Liability Coverage:
 - \$100,000
 - \$300,000
 - \$500,000
 - **\$1,000,000**
- Ordinance & Law – can have 50% of dwelling coverage or none
- Personal Injury – available at same limit as OL & T
- Extended Replacement Cost 150%
- Deductibles— \$500, \$1,000, \$2,500

Direct Bill:

- Full Pay or 2 or 5 installments
- Service Charge: \$5 per installment
- Paperless and AutoPay: No installment fee
- Credit or Debit Card Payments: 3.95% fee
- Policyholder Online Access:
 - invoicecloud.com/Hollisterca

Contact:

Mary Soliven

Personal Lines Underwriter

650 San Benito St. Ste. 250

Hollister, CA 95023

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Underwriting Guidelines

- Owner must be an active manager living near the property or have a property manager in place (standalone)
- Dwelling must be occupied
- No exotic animals, horses, or dog breeds such as Pit Bull, Doberman, etc.
- Minimum deductible \$1,000 (standalone)
- Insure to 100% of Replacement Cost
- No brush within 5,000 feet
- FSC Rater—Bridge from Agency System

Underwriting Guidelines

- No commercial or farming within 250 feet
- Elevation must be less than 2,500 feet
- Protection Classes 1-7
- Loss History – 5 years
- Secondary or Seasonal Dwellings rented to others unacceptable
- Well maintained – pride of ownership
- No condos or shared wall dwellings
- No vacant properties, mobile homes, or manufactured homes
- No trampolines
- No wood shake roofs or flat roofs
- Pets – breed and bite history
- Swimming pools acceptable with proper fencing
* no slides or diving boards*
- No farm properties
- Over 35 years of age, need underwriting approval
- No dwellings in course of construction