



Homeowners HO-3

Single Family Homes

- Dwelling Coverage A – Limit \$1 Million
- Liability Coverage – Max Limit \$500,000
- Extended Replacement Cost 150%
- Deductibles:
 - \$500 – 10% credit
 - \$1,000 – 20% credit
 - \$2,500 – 30% credit
- Ordinance & Law included at 10%
 - Can increase up to 50%
- CalAdvantage:
 - Equipment breakdown: up to \$50,000
 - Service Line: up to \$10,000 - \$500 deductible

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

P.O. Box 1326 (Zip: 95024)

Phone: (800)310-5824 Ext. 151

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Credits Up to 60%

- Newer home credit – up to 25% (years 1 - 10)
- New Loan with Purchase Credit – up to 10%
Years 1 and 2 (does not apply to refinance, equity or second mortgages)
- Claims Free Credit: No losses over \$500 for 3 years – 10% credit
- Protective Devices or Systems:
 - Non-Flammable Roof – 5%
 - Fire and/or Theft Alarm – up to 5%
 - Gated Community – up to 12%
 - Sprinkler System (interior) – up to 10%

Underwriting Guidelines

- Structures free of brush within 5,000 feet
- No commercial or farming within 250 feet
- Elevation must be less than 2,500 feet
- Protection Classes 1-7
- Loss History – 5 years
- Single Occupancy (family) not exceeding 2 stories
- 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*