



California Dwelling Fire (DP-1/DP-3)

License # 0M31082

Underwriting Appetite - Say "Yes" More Often

- Dwelling Coverage limit \$70,000 - \$2,000,000 (\$1,300,000 and greater submit for prompt review and approval)
- No proof of prior insurance required
- Dwellings built 1900 or after acceptable
- Flat roofs acceptable
- No plumbing, heating, or electrical updates needed.
- Stand-alone risks acceptable. Primary homeowners does not have to be with Bamboo
- Trusts acceptable with trustee/beneficiary listed as an additional insured
- LLC's acceptable with managing member of LLC listed as an additional insured
- Tar and gravel roofs acceptable, subject to fire and lightning only coverage for the roof
- All dog breeds accepted. Limited animal liability coverage available, subject to certain dog breed limitations
- Duplexes, Triplexes, and Fourplexes acceptable
- Risks with one prior loss acceptable. Chargeable losses include property, liability, and/or theft losses
- Fireline scores of 3 or below acceptable. Fireline scores of 4 and greater acceptable with Difference in Condition endorsement Unfenced pool acceptable. Must be located in a gated community that is unfenced due to HOA or other local restrictions Townhouse/Rowhouses acceptable
- Protection class 1 - 10 acceptable
- Vacant dwellings acceptable on DP-1 up to 3 months
- Current lease agreement not required for tenant occupied risks

Credits and Discounts - Big Savings for Our Customers

- Private passenger auto with same producer: 5%
- Deductible options above \$250: 10% to 25%
- Other Bamboo policy: 12%
- Newly acquired home discount*: 10%
- Active lease discount (Tenant occupied only): 10% - Drops to 7% for the first renewal and 3% for the second renewal

Optional Coverages - Protection that Fits your Needs

- Extended Replacement Cost: 125% or 150%
- Personal Liability: \$50,000, \$100,000, \$300,000, or \$500,000
- Equipment Breakdown (DP-3 only): \$100,000 per occurrence limit of liability
- Service Line (DP-3 only): \$10,000 per occurrence limit of liability
- Limited Sewer or Drain Backup: \$2,500, \$5,000, or \$10,000
- Ordinance or Law (DP-3 only): 10% of Dwelling Coverage limit
- Personal Property other than theft: Up to 50% of Dwelling Coverage limit
- Theft of Personal Property: \$2 per thousand
- Limited Animal Liability (Owner and Seasonal only) \$50,000, \$100,000, \$300,000, or \$500,000 - *Must match Personal Liability Limit*
- Personal Injury (DP-3 only)*: \$50,000, \$100,000, \$300,000, or \$500,000
- Earthquake Coverage available through Palomar Specialty Insurance Company

bambooinurance.com

7050 Union Park Center, Suite 400 B Midvale, UT 84047

(833) 922-6266