



California Homeowners (HO-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
- ☛ 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 Prior losses within the prior 36 months as follows:
 - a) One theft loss; or
 - b) Up to two property and/or liability losses (non-theft)
- ☛ Fireline scores of 3 or below acceptable. Fireline scores of 4 and greater acceptable with Difference in Conditions 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 - 8 acceptable

Credits and Discounts - Big Savings for Our Customers

- ☛ Private passenger auto with same producer: 5%
- ☛ Deductible options above \$1,000: 11% to 27%
- ☛ Other Bamboo policy: 12%
- ☛ Gated community: 5%
- ☛ Newly acquired home discount*: 9%
- ☛ Homes less than 20 years old: Up to 35% Central alarm service: Up to 10%

***Drops to 6% for the first renewal and 3% for the second renewal*

Optional Coverages - Protection that Fits your Needs

- ☛ Premier Package: 125% Extended Replacement Cost, \$300,000 Personal Liability, and \$2,500 Limited Sewer or Drain Backup
- ☛ Extended Replacement Cost: 125% or 150%
- ☛ Equipment Breakdown: \$100,000 per occurrence limit of liability
- ☛ Limited Sewer or Drain Backup: \$2,500, \$5,000, or \$10,000
- ☛ Limited Animal Liability*: \$100,000, \$200,000, \$300,000, or \$500,000 - *Must match Personal Liability Limit*
- ☛ Personal Injury*: \$100,000, \$200,000, \$300,000, or \$500,000
- ☛ Ordinance or Law (10% of Dwelling Coverage limit included): 25% or 50%
- ☛ Earthquake Coverage available through Palomar Specialty Insurance Company

bambooinsurance.com

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