



Homeowners HO3 Program/Quick Reference for New Business

Monday - Friday (8am - 5 pm / Except Holidays) (05 / 24)

HO3 Coverage Guidelines

Coverage A – Dwelling	Min.	\$200,000	
	Max.	\$500,000 (Higher limits available with UW approval)	
Coverage B – Other Structures	Min.	2% of Coverage A	
	Max.	20% of Coverage A	
Coverage C – Personal Property	Min.	0% of Coverage A	
	Max.	70% of Coverage A	
Coverage D – Loss of Use	Included	10% of Coverage A; Increased increments of 5% of Coverage A up to a maximum of 30%	
Coverage E – Personal Liability		Liability	Med. Pay
Coverage F – Medical Payments	Included	\$100,000	\$1,000
	Optional	\$300,000	\$2,500
	Optional	\$500,000	\$5,000
Loss Assessment Coverage	Included	\$1,000	
	Optional	\$5,000	
	Optional	\$10,000	

Deductible Options

All Other Perils	\$2,500, 1%, 2%, 3%, 5%
Hurricane	\$2,500, 1%, 2%, 3%, 5%
Tornado/Hail/Wind	\$2,500, 1%, 2%, 3%, 5%

Underwriting Guidelines

Insurance Score	Credit, prior insurance and claims history are evaluated.
Eligibility	Risks older than 100 years are ineligible. Risks older than 30 years without proof of updates are ineligible.
Age of Roof	Roof - must have 5 years of life expectancy. Shingles - 12 years or less Metal, Tile - 25 years or Less Flat Roofs - Must be poured concrete.
Lapse in Coverage	Risks with a lapse in coverage are not eligible.
Limited Water Damage Coverage	For a reduced premium - Limited coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating or A/C is available. Limit of liability is \$10,000
Plumbing	Risks with polybutylene pipes, PEX prior to 2012, and/or galvanized steel pipes are ineligible.
Prior Losses	Ineligible - Three or more property claims reported in 3 years - One or more Liability Claim(s) in 3 years Refer To Underwriting - Two or more claims in 5 years
Protection Class	1 - 10; PC 9 & 10 will be referred to UW
Mixed Construction (Masonry/Frame)	Classified as Frame when exterior walls of Frame construction (including gables) exceeds 30% of total exterior wall area.
Open Foundations	Refer to Manual for full details
Over 5 Acres	Must be referred to UW

Secondary residences are permitted when disclosed on the application. Residence must be occupied by the owner and owner's immediate family with no rental exposure.

Properties occupied by the owner continuously for less than 9 months per year are considered seasonal.

Ineligible Risks

- Mobile, Modular, manufactured and pre-fabricated homes.
- Homes of unconventional construction including but not limited to Log Homes or Barndominiums.
- Homes used for any purpose other than residential.
- Homes with wood shingled roofs, tar & gravel, rubber membrane, tin or corrugated metal.
- Homes without permanently installed air conditioning or heat source (e.g. wood burning stoves, space heaters or fireplaces as primary source of heat).
- Porches or decks more than 2 feet off the ground or with 3 or more steps leading to them must be protected with properly installed handrails.
- Properties in foreclosure, a state of disrepair or properties in poor condition. ***Properties purchased from foreclosure are acceptable pending UW approval.
- Risks insured for less than 100% replacement cost.
- Risks with Knob & Tube electrical wiring, aluminum electrical wiring (Unless properly modified), or fuses. Any property with hazardous electrical conditions (including Federal Pacific/Stab-Lok, Sylvania, Challenger, or Zinsco panels) or properties with less than 100 Amps electrical service.
- Risks with rental exposure. Note: A duplex, wherein one side is owner-occupied and the other side is rented is acceptable.
- Risks where animals with dangerous propensities or which present unusual liability exposures are kept. REFER TO MANUAL FOR COMPLETE LIST OF INELIGIBLE DOG BREEDS. Exotic, saddle and hooved animals are ineligible.
- Risk with pure and mixed breed Pit Bull, Wolf Hybrids or Staffordshire Terrier.
- Properties with underground fuel tanks, whether or not in use.
- Properties with historical designations
- Swimming pools or spas that are not protected by a locking fence at least 4 feet high or other approved enclosure. Diving Boards and Slides are not permitted.
- Vacant or unoccupied homes.
- Properties in the name of a business, limited liability corporation, limited partnership, corporation, land trust or estate.
- Dwellings constructed with EIFS, Asbestos, or Synthetic Stucco.
- Homes for sale.
- Risks with galvanized, polybutylene or PEX plumbing (prior to 2012).
- Risks with open claims.
- Risks located entirely or partially overwater.

Excessive Unusual Liability Exposures

Risks with the following items ARE NOT acceptable for coverage:

- | | |
|----------------------|----------------------------|
| Trampolines | Unprotected swimming pools |
| Skateboard Ramps | Bicycle Ramps |
| Swimming Pool Slides | Diving Boards |
| ATVs | |

Discounts

- | | |
|----------------------|--------------------|
| Building Code | New Purchase |
| Flood | Protective Device |
| Umbrella | Accredited Builder |
| Secured Community | E-Policy |
| Advance Quote | Flat Tile |
| Windstorm Mitigation | Hip Roof |
| Non-smoker | IBHS Roof |



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Optional Coverages

Animal Liability Coverage	Available	Option to add	Ineligible Breeds for Endorsement Only: Akitas, American Bull Dogs, Beaucerons, Caucasian Mountain Dogs, Chow Chows, Doberman Pinchers, German Shepherds, Great Danes, Keeshonds, Pit Bull, Pit Bull mixes, Presa Canarios, Rottweilers, Staffordshire Terriers, Wolf, Wolf Hybrid any mix of these breeds. <i>Dogs with bite history are not eligible for coverage.</i>
Equipment Breakdown	Available	\$100,000	Makes Equipment Breakdown a covered peril. Coverage is subject to a separate deductible of \$500. Subject to Equipment Breakdown guidelines. Additional Premium = \$50
Enhanced Roof Replacement	Available	Eligible roof covers are architectural or composition shingles.	Risks must be referred to Underwriting for approval prior to adding this endorsement. Roofs must be newer than 5 years. See U/W manual for rates.
Duplex – Unit Rental to Others	Available	Coverage may be extended to apply while one unit of the "residence premises" is regularly rented or held for rental to others if the rented unit of the "residence premises" is one unit of a duplex and is used only as a residence while the "insured" regularly occupies one unit as a primary residence. \$100,000, \$300,000, \$500,000	Dwelling must have Coverage A of at least \$200,000 and smoke detectors in close proximity to all cooking, laundry, circuit breakers, and sleeping areas in both units. See U/W manual for rates.
Increased Replacement Cost on Dwelling	Available	25% of Coverage A	Covers additional costs of construction that are incurred due to increased cost of construction during the policy period.
Fungi, Water Dry Rot or Bacteria	Included	\$5,000	Coverage applies when loss is a result of a covered peril.
Ordinance & Law Coverage	Included	10%	Coverage can be increased by endorsement to max of 25% of coverage A.
	Optional	25%	
Personal Injury Coverage	Available	Up to the Liability limit selected	Provides coverage for personal injury, libel, slander, false arrest, detention, defamation, invasion of privacy, wrongful eviction and entry. Additional Premium = \$15
Personal Property Replacement Cost	Available	Up to Cov. C limit selected for Personal Property	Only available when Coverage C is 40% of Coverage A or higher.
Scheduled Personal Property	Available	See U/W Manual	This coverage only available for primary occupancy.
Special Personal Property Coverage	Available	Up to Cov. C limit selected for Personal Property	Modifies loss settlement from named peril to open perils for contents.
Water Back Up & Sump Overflow	Available	See UW manual for schedule of limits and premiums.	Provides coverage for loss resulting from water that backs up through sewers or drains or overflows from a sump.

Payment Plans (Mortgage Billed Policies Are Not Eligible for Payment Plans)

Payment Plans	Down Pay	90 Days	180 Days	270 Days
Semi-Annual Pay	55% Down		45%	
Quarterly Pay	31% Down	23%	23%	23%

Installment Fee Schedule

Premium	Installment Fee	*Credit Cards & Echeck Accepted for New Business and Payments (MasterCard, Visa, Discover)
\$0 - \$499	\$4	
\$500 - \$649	\$5	
\$650+	\$6	

(\$15 NSF charge for returned checks and declined Credit Cards)

SafeGuard & SafeGuard Plus

The SafeGuard and SafeGuard Plus Package Endorsements offer an additions bundle of coverages.

	SafeGuard	SafeGuard Plus
Cov A Required	\$150,000	\$200,000
Increased Replacement Cov A	25%	50%
Cov C Personal Property	50% of Cov A	70% of Cov A
Personal Property Replacement	Included	Included
Increased Limit CC Forgery	\$2000	\$2000
Lock Replacement	\$250	\$500
Loss Assessment	\$2500	\$5000
Water Back-up Sump Overflow	\$5000	\$10,000
Personal Injury	Included	Included
Fire Department Service Charge	\$750	\$1000
Increased Special Limits	Included	(See Manual or Details)

Cajun Underwriters is a reciprocal exchange and the Total Policy Premium includes a **Surplus Contribution**. The surplus contribution is a small fee – 10 percent of the premium. **Subscriber Agreement** may be completed digitally on our website.

Agency Relations Managers: Elias Ackal (225.888.1143) eackal@cajunuw.com

Dan O'Brien (813.579.9881) dobrien@cajunuw.com

General Contact

PO Box 292865, Tampa, FL 33687
 Phone: 855-509-3432 Fax: 813-906-6474
 Email: marketing@cajunuw.com
 Email: policyservices@cajunuw.com

Contact Claims

Telephone: 855-CLAIM15 (252-4615)
 Email: claims@cajunuw.com

Send Overnight Payments

8761 N 56th Street, Box 292547
 Tampa, FL 33617