STATE OF CALIFORNIA

Underwriting Guide
Dwelling Fire Program

Basic Dwelling Policy (DP-1)
Special Dwelling Policy (DP-3)

Edition 9.2
California Dwelling Fire Program

Table of Contents

1. POLICY FORMS AND DWELLING LIMITS........................................................................................................3
   A. Basic Dwelling Fire
   B. Special Dwelling Fire

2. ELIGIBILITY.......................................................................................................................................................3

3. POLICY TERM......................................................................................................................................................3

4. OTHER INSURANCE...........................................................................................................................................3

5. RESERVED FOR FUTURE USE............................................................................................................................3

6. APPLICATION AND BINDING PROCEDURES.................................................................................................3

7. CATASTROPHE MANAGEMENT........................................................................................................................4
   A. Suspension of Binding Authority
   B. General Emergency Restrictions
   C. Miscellaneous Restrictions

8. INSPECTION FEE, POLICY FEE LATE FEE, REINSTATEMENT FEE, CANCELLATION FEE, PAPER DOCUMENTS FEE AND MINIMUM PREMIUMS ...........................................................................5

9. COVERAGEs AND AMOUNTS..........................................................................................................................6
   A. Basic Dwelling Policy (DP-1)
   B. Special Dwelling Policy (DP-3)

10. LOSSES INSURED...............................................................................................................................................7
    A. Basic Dwelling Policy (DP-1)
    B. Special Dwelling Policy (DP-3)

11. LOSS SETTLEMENT............................................................................................................................................7
    A. Basic Dwelling Policy (DP-1)
    B. Special Dwelling Policy (DP-3)

12. SUBMIT FOR APPROVAL................................................................................................................................8

13. UNACCEPTABLE RISKS......................................................................................................................................8

14. OPTIONAL COVERAGES AND LIMITS..............................................................................................................10
    A. Deductibles
    B. Extended Replacement Cost Coverage for Residence
    C. Personal Property (Coverage C)
    D. Optional Liability Limits
    E. Optional Animal Liability Limits for Acceptable Animals
    F. Increased Other Structures
    G. Increased Additional Living Expenses / Fair Rental Value
    H. Addition of Named Peril of Theft
    I. Vandalism and Malicious Mischief Coverage
    J. Earthquake Coverage – Coverage H
    K. Reserved for Future Use
L. Trusts, LLC’s, FLP’s and Additional Insureds
M. Enhanced Mortgagee Clause
N. Identity Theft Coverage
O. Building Ordinance or Law Coverage
P. Limited Sewer or Drain Backup Coverage
Q. Optional Personal Injury Coverage
R. Equipment Breakdown Coverage
S. Service Line Coverage

15. PREMIUM CREDITS AND SURCHARGES
   A. Multi-Policy Discount
   B. Newly Acquired Home Discount
   C. Active Lease Discount
   D. Difference in Conditions Endorsement
   E. Loss Surcharge
   F. Multi-Family Units Surcharge
   G. Age of Plumbing Surcharge
   H. Woodstove Surcharge

16. RESERVED FOR FUTURE USE

17. CHANGES ON POLICY

18. CANCELLATION OF INSURANCE

19. TRANSFER OR ASSIGNMENT

20. TERRITORY ZONES

21. CONSTRUCTION CLASSIFICATIONS
   A. Frame
   B. Masonry
   C. Masonry Veneer
   D. Mixed Construction

22. FIRE PROTECTION DEFINITIONS

23. FORMS
1. POLICY FORMS AND DWELLING LIMITS

A. Basic Dwelling Fire
   Policy Form DP-1
   Dwelling Limits: Available up to $1,000,000 ($1,300,000 Renewal)

B. Special Dwelling Fire
   Policy Form DP-3
   Dwelling Limits: Available up to $1,000,000 ($1,300,000 Renewal)

2. ELIGIBILITY

One to four family dwellings, occupied by the titled owner or tenant occupied, and used principally for private residential purposes. Seasonal usage and secondary dwellings (such as lake or beach homes) are acceptable. Vacant homes are acceptable only under the DP-1 program. The dwelling must be:

   A. In good repair and the premises free of debris or trash (must show pride of ownership); and
   B. In Protection Class 1-10. If Protection Class 8-10, the property must have access via an all-weather road that will allow fire-fighting equipment to reach the premises.

**IMPORTANT:** If any portion of the dwelling is rented or leased, the entire risk must be rated as Tenant Occupied. This includes duplexes, triplexes and fourplexes where owner occupies one unit and remaining units are rented or leased.

**NOTE:** The term “owner” includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

These Eligibility Guidelines are subject to the SUBMIT FOR APPROVAL and UNACCEPTABLE RISKS sections contained herein.

3. POLICY TERM

Policies will be written for a maximum 12-month term only. For vacant dwellings, a policy can be written for a 3-month or 12-month term (vacant homes may only be in the vacant home program for 12-months, a home vacant for more than 12-months will not renew). For all other occupancies, a term of less than 12-months can only be written to ensure that the policy expiration date coincides with the annual expiration date of another insurance policy held by the named insured. If the term is less than 12-months, the premium (not the fees) will be prorated. The minimum premiums still apply. The minimum term is three months.

Direct bill premium invoicing is available, unless the term is less than 12-months. A premium invoice will be mailed directly to the insured 30-40 days prior to each installment due date. A service fee is added to all installments, but not the initial down payment. The service fee is $10 if installments are invoiced and paid manually. The service fee is $3 if installments are paid electronically using automatic payments.

An insufficient funds fee of $25 will be assessed whenever a manual check, electronic check/funds transfer or credit card transaction is unable to be processed due to the lack of sufficient funds or credit limit.

4. OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, Flood Insurance.)

5. RESERVED FOR FUTURE USE

6. APPLICATION AND BINDING PROCEDURES

A. For policies bound online using our website rating facility:
   All application questions must be fully completed by producer and applicant. After policy has been bound and a policy number has been issued, the application must be signed by both the producer and the applicant. The application and supporting documentation will be subject to PSIC’s current submission procedures. Please contact Customer Service at 1-800-303-5000 with any questions.
B. **For policies NOT bound online using our website rating facility:**

A Pacific Specialty Insurance Company ("PSIC") insurance application for the type of policy selected must be fully completed and mailed to PSIC (or its representative). Binding is subject to acceptance of the risk by PSIC. The following provisions must be satisfied when the application is submitted:

A. All underwriting rules are followed; and
B. A PSIC application (including any/all necessary disclosures) is fully completed and signed by both the applicant and producer; and
C. Required premium (or minimum required down payment) accompanies application; and
D. All of the above referenced items are mailed to PSIC (or its representative) within the following number of days from the requested effective date:
   - If premium paid in full, 15 days; or
   - If direct bill premium invoicing is requested, 5 days.

An automatically populated application can be printed to sign and submit for policies that are quoted and bound online through our website facility at [www.pacificspecialty.com](http://www.pacificspecialty.com).

If the dwelling has a woodstove, submit the application for approval with a completed woodstove questionnaire and one photograph. Submit basis only – no binding (see Section 12. Submit for Approval, in this manual for details).

7. **CATASTROPHE MANAGEMENT**

A. **Suspension of Binding Authority**

As part of PSIC’s Catastrophe Management procedures, the company may from time to time establish, at PSIC’s discretion, restrictions on binding authority. Whenever binding authority is restricted by operation of PSIC’s Catastrophe Management procedures, no applications for new coverage will be accepted. In addition, no endorsements of existing policies will be accepted which will have the effect of increasing the company’s exposure.

Applications with an effective date/postmark combination, which would violate the prohibition(s) listed throughout this section, will be rejected and no coverage will exist. Renewals of the company’s expiring policies will be issued provided there is no increase in coverage or exposure, other than that which would normally occur (such as Inflation Guard).

All temporary suspensions of binding authority will remain in effect until the binding restrictions have been lifted by PSIC.

B. **General (Non-Earthquake Related) Emergency Restrictions**

All binding authority is automatically suspended whenever the following conditions exist in a given area:

- Impending severe local weather conditions, bulletin(s) or civil unrest; or
- When any designated* tropical storm or hurricane is forecast to affect any portion of the state within 5 days.

In addition, binding authority may be suspended at PSIC’s discretion during periods of potential floods, mudslides, forest or wild fires, or other natural or manmade events.

Producers who are aware of any of the above conditions SHOULD NOT BIND COVERAGE UNTIL THEY HAVE CALLED THE COMPANY TO VERIFY THAT NO BINDING RESTRICTIONS ARE IN EFFECT.

*Note: A “designated” tropical storm or hurricane is a weather disturbance identified as a tropical storm or a hurricane by the United States National Weather Service.

C. **Earthquake-Related Emergency Restrictions**

When a major earthquake occurs, PSIC (or its representative) may impose binding authority restrictions in the affected area:

1. Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
2. Binding authority will be restricted for the day of the earthquake and for the 30-day period following the earthquake.
3. An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake, and will result in a new period of suspended binding authority.
4. The restrictions will apply to all counties located within 150 miles of the earthquake’s epicenter.

The same above restrictions apply to any requests to increase coverage limits. Renewals are not affected by these restrictions.

D. Miscellaneous Restrictions

Pacific Specialty Insurance Company, as part of its Catastrophe Management Program, may also establish (at its discretion) temporary and/or permanent restrictions on binding authority to properly control and maintain appropriate geographic concentration levels.

8. INSPECTION FEE, POLICY FEE, LATE FEE, REINSTATEMENT FEE, CANCELLATION FEE, PAPER DOCUMENTS FEE AND MINIMUM PREMIUMS

An independent inspection firm will be hired to inspect each property on both new and renewal business. The inspection fee is $40 per policy. The new and renewal policy fee is $25 per policy. Policy and inspection fees are fully earned and non-refundable.

The annual minimum written premium is $35. All premiums are rounded to the nearest whole dollar.
9. COVERAGES AND AMOUNTS

A. **Basic Dwelling Policy (DP-1)**

The policy contains coverage for the Dwelling, Other Structures, Personal Property, Fair Rental Value and Other Coverages. Below is a brief description of the coverage provided. For a complete description, please refer to the policy.

<table>
<thead>
<tr>
<th>Coverage Form DP-1</th>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A: Dwelling</td>
<td>The Described Dwelling</td>
<td>100% of Actual Cash Value</td>
</tr>
<tr>
<td>Coverage C: Personal Property</td>
<td>Personal Property Coverage is Optional</td>
<td>Max. 50% of Coverage A</td>
</tr>
<tr>
<td>Other Coverages:</td>
<td>Other Structures</td>
<td>10% of Coverage A Amount</td>
</tr>
<tr>
<td></td>
<td>Debris Removal</td>
<td>Incl. in Limit Applied to Damaged Property</td>
</tr>
<tr>
<td></td>
<td>Improvements, Alterations and Additions</td>
<td>10% of Coverage C Amount</td>
</tr>
<tr>
<td></td>
<td>World-Wide Coverage</td>
<td>10% of Coverage C Amount</td>
</tr>
<tr>
<td></td>
<td>Rental Value</td>
<td>10% of Coverage A Amount</td>
</tr>
<tr>
<td></td>
<td>Reasonable Repairs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Property Removed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fire Department Service Charge</td>
<td>$500 Per Occurrence</td>
</tr>
</tbody>
</table>

Covered losses will be settled on an Actual Cash Value basis – please refer to 11. Loss Settlement Section A of the guidelines for additional information.

B. **Special Dwelling Policy (DP-3)**

The policy contains coverage for the Dwelling, Other Structures, Personal Property, Fair Rental Value, Additional Living Expense and Other Coverages. Below is a brief description of the coverage provided. For a complete description, please refer to the policy.

<table>
<thead>
<tr>
<th>Coverage Form DP-3</th>
<th>Description</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage A: Dwelling</td>
<td>The Described Dwelling</td>
<td>100% of Replacement Cost</td>
</tr>
<tr>
<td>Coverage B: Other Structures</td>
<td>Unattached Other Structures on the Described Location</td>
<td>10% of Coverage A Amount</td>
</tr>
<tr>
<td>Coverage C: Personal Property</td>
<td>Personal Property Coverage is Optional</td>
<td>Max. 50% of Coverage A</td>
</tr>
<tr>
<td>Coverage D: Fair Rental Value</td>
<td>Fair Rental Value of the Rented Portion of the Described Dwelling</td>
<td>10% of Coverage A Amount</td>
</tr>
<tr>
<td>Coverage E: Additional Living Expense</td>
<td>Living Expenses for Loss to Described Dwelling</td>
<td>10% of Coverage A Amount</td>
</tr>
<tr>
<td>Other Coverages:</td>
<td>Debris Removal</td>
<td>Incl. in Limit Applied to Damaged Property</td>
</tr>
<tr>
<td></td>
<td>Improvements, Alterations and Additions</td>
<td>10% of Coverage C Amount</td>
</tr>
<tr>
<td></td>
<td>World-Wide Coverage</td>
<td>10% of Coverage C Amount</td>
</tr>
<tr>
<td></td>
<td>Reasonable Repairs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Property Removed</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trees, Shrubs and Other Plants</td>
<td>$500 per Tree</td>
</tr>
<tr>
<td></td>
<td>Fire Department Service Charge</td>
<td>$500 Per Occurrence</td>
</tr>
<tr>
<td></td>
<td>Collapse</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Glass or Safety Glazing Material</td>
<td></td>
</tr>
</tbody>
</table>

Covered losses will be settled on a limited replacement cost basis – please refer to 11. Loss Settlement Section B. of the guidelines for additional information.

Note: The Company uses the ISO 360 Value Replacement Cost Estimator and inspection reports as a guide for each dwelling’s estimated replacement cost. Please note, the Company’s evaluation is not a substitute for the insured’s determination of the actual replacement cost of their dwelling. Please refer to Section 13 Rule, C-31 of this manual.
10. LOSSES INSURED
Below is a brief description of the losses insured (Please refer to the policy for a complete description of the coverage):

A. Basic Dwelling Policy (DP-1)
Damage to insured Dwelling (Coverage A), Other Structures (Coverage B) and Personal Property (Coverage C) is insured against loss caused by the following named perils, with certain conditions and exclusions:

1A. Fire or Lightning
1B. Internal Explosion
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Volcanic Eruption
9. Vandalism or Malicious Mischief (for additional premium)

B. Special Dwelling Policy (DP-3)
Damage to insured Dwelling (Coverage A) and Other Structures (Coverage B) is covered against direct physical loss on an open perils basis, with certain conditions and exclusions. Damage to insured’s Personal Property (Coverage C) is insured against loss caused by the following named perils, with certain conditions and exclusions:

1. Fire or Lightning
2. Windstorm or Hail
3. Explosion
4. Riot or Civil Commotion
5. Aircraft
6. Vehicles
7. Smoke
8. Vandalism or Malicious Mischief
9. Damage by Burglars
10. Falling Objects
11. Weight of Ice, Snow or Sleet
12. Accidental Discharge or Overflow of Water or Steam
13. Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
14. Freezing
15. Sudden and Accidental Damage from Artificially Generated Electrical Current
16. Volcanic Eruption

11. LOSS SETTLEMENT
Below is a brief description of the loss settlement provisions of each policy (Please refer to the policy for a complete description of the coverage):

A. Basic Dwelling Policy (DP-1)
Covered property losses are settled at actual cash value (ACV) at the time of loss, but not more than the amount required to repair or replace the damaged property. An 80% co-insurance requirement for the Dwelling and Other Structures exists.

B. Special Dwelling Policy (DP-3)
The structures insured under Coverages A or B are settled on a limited replacement cost basis. An 80% co-insurance requirement exists and optional Extended Replacement Cost Coverage can be purchased for an additional charge. Personal Property insured under Coverage C is settled on an actual cash value basis.
12. **SUBMIT FOR APPROVAL**
The following risks require prior approval and applications must be submitted unbound:

1. Risks where any one dwelling or unit (i.e.: ½ duplex, 1/3 triplex) is rented to more than one family or more than 2 unrelated individuals.
2. Risks with a wood burning stove must be submitted along with a completed Wood Burning Stove Inspection Report (ATTACH Form No. PU1).
3. Risks with more than two unrelated individuals on the deed of trust (must submit with details as to the relationship and reason for the multiple names).
4. Risks titled in corporate name or name of business (this includes a Land Trust), except that the Named Insured can be a Limited Liability Corporation (LLC) or Family Limited Partnership (FLP) if the Managing Member is listed as an Additional Insured.
5. Dwellings with an individual or private party listed as a lender.
6. Risks where the applicant believes that a prior loss bears no relation to the coverage afforded by this program must be submitted unbound with a complete explanation and all supporting documentation for prior underwriter approval.

13. **UNACCEPTABLE RISKS**
PACIFIC SPECIALTY INSURANCE COMPANY will not accept the following risks, which have been generally categorized for your convenience.

**A. UNACCEPTABLE LOCATIONS:**

1. Properties that are isolated or inaccessible to firefighting or other emergency equipment or services.
2. DP-3 policy dwellings with a Fireline score higher than 3, unless all of the following conditions exist:
   a. The policy is endorsed with form PO39-CA-DP (Difference in Conditions Endorsement for California Dwelling Fire (DP-3) Policies); and
   b. A California FAIR Plan or equivalent policy is concurrently in-force for the same premises.
3. DP-1 policy dwellings with Fireline score higher than 3 or are located in Protection Class 9 or 10 are unacceptable.
4. Properties located in landslide or mudslide areas.
5. Properties located in a neighborhood not showing pride of ownership, or burned out buildings or dwellings being condemned due to condition.

**B. UNACCEPTABLE PROPERTIES:**

6. Properties with barns valued over $20,000, or with extensive farming or ranching equipment.
7. Properties with pools, hot tubs, spas or similar structures not well maintained or not completely fenced and fully complying with all city and/or county ordinances. Properties with empty "in ground" pools are unacceptable; however, for properties in cold climates, empty "in ground" pools will be acceptable in winter months.
8. Swimming pools with slide(s) and/or diving board(s) or similar structure(s) are acceptable. Please note that coverage for swimming pool slides, diving boards or similar structures is excluded for all policies by mandatory endorsement.
9. Properties with abandoned, non-operational or not regularly used vehicles, or where company vehicles are stored.
10. Properties with discarded appliances not in use.
11. Properties used primarily for vacation rental purposes.
12. Properties with trampoline(s) on premises are acceptable. Please note that coverage for trampolines is excluded for all policies by mandatory endorsement.
13. Properties with more than four (4) dwellings, not counting unattached garages, barns, or storage sheds with no living space.
14. Properties with bars over windows, unless there is a quick release.

**C. UNACCEPTABLE DWELLINGS:**

15. Condominiums, or townhouses or any building not constructed specifically to be a single family dwelling. However, a unit that is part of a townhouse or row house and shares common walls with other units where the structural components of the unit are owned by the Named Insured can be written. We will only accept Townhouse or Row House units within a building containing a maximum of 8 individual family units. Only one
individual family unit may be insured by any one policy. Townhouse or Row House rating factors will be applied.

16. Mobile homes, trailer homes (including recreational and utility), modular homes, boats, houseboats, automobiles, basement homes, portable buildings, prefabricated homes (or similar dwellings) or any structure made of cloth or canvas.

17. Apartment buildings or dwellings with more than four (4) family units. (rental duplex, triplex or fourplex is acceptable).

18. Dwellings built prior to 1900 (except for qualifying renewals).

19. Dwellings that are not of sound structure and are not maintained in an insurable condition showing pride of ownership.

20. Dwellings without any utility services.

21. Dwellings on piers, posts, pilings or stilts. This does not include dwellings on a solid foundation with post and pier construction that creates a small enclosed crawl space under the dwelling.

22. Dwellings without a solid or permanent foundation.

23. Dwellings without a stable foundation (i.e. cinder blocks or other similar material) or foundations where the perimeter is not completely enclosed (i.e. crawlspace where the venting/holes to the outside are not covered and maintained).

24. Dwellings undergoing extensive remodeling, renovation or construction affecting habitability.

25. Dwellings with un repaired damage (including earthquake damage) and/or open or pending property and/or liability claims, and/or known or potential (a) defects, (b) claim disputes, (c) property disputes, and/or (d) lawsuits.

26. Dwellings with tin, foam (except polyurethane foam systems), corrugated, or wood (other than cedar shake) roofing, regardless of condition, or metal or copper roofs in poor condition.

27. Dwellings with flat tar and/or gravel roofs are acceptable; however, the dwelling will be subject to Endorsement PM5, which limits coverage to the perils of fire and lightning only for roof and ensuing damage due to roof failure.

28. Dwellings with roofs that have not been replaced within the last 25 years or dwellings with roofs in poor condition regardless of age will be subject to the PM5 Endorsement limiting coverage to the perils of fire and lightning only for roof and ensuing damage due to roof failure. If the dwelling was built in excess of 25 years prior to the requested effective date, a copy of evidence (e.g. — copy of roof manufacturer's warranty indicating replacement date, copy of roof age disclosure statement from real estate transaction) or a fully completed and signed Age of Roof Disclosure – 25 Years form (Form PU3) showing roof has been replaced must accompany application, or the application must specifically disclose the age of the roof, or policy will be issued with the aforementioned endorsement. This underwriting rule does not apply to dwellings with tile or hail resistant roofs in excellent condition.

29. Dwellings without a main source of heat or dwellings that have a main source of heat that is not permanently installed and thermostatically controlled. Dwellings with wood, coal or kerosene stoves are acceptable as long as the stove is not the primary heat source (see Submit rules in Section 12 regarding wood stoves).

30. Dwellings without copper wiring or with any fuse(s) providing power to any portion of the dwelling.

31. Risks with pressurized polybutylene pipes.

32. Dwellings not insured to 100% of replacement cost. A 3% annual inflation guard adjustment will be made to Coverages A, B, C and D limits at each annual policy renewal, however it remains the insured's responsibility to ensure that the dwelling remains insured to 100% of its replacement cost. This includes notifying the Company within 90 days of any additions or other physical changes that increase the value of either the dwelling or other structures on the premises by $5,000 or more.

D. UNACCEPTABLE RISKS:

33. Risks not occupied within fifteen (15) days of requested effective date (except seasonal, vacant or tenant-occupied dwellings).

34. Any applicant or dwelling that has had two or more property and/or liability losses of any kind in the past 36 months that resulted in a payment of at least $500 per claim. Losses that are a result of a catastrophic event, that only had payments under Medical Payments coverage, or that bear no relation to the coverage afforded under this program (submit for prior approval — must be fully documented by applicant and approved by underwriter prior to binding) are not counted as losses for the purpose of this rule.

35. Risks with any ongoing dispute between the applicant and tenant.

36. Risks without legal title to land upon which dwelling is located.

37. Risks owned by well-known personality (political, entertainer, sports, etc.)
38. Risks where the applicant has had foreclosure proceedings initiated against an owned property anytime within the last three (3) years or where occupant in possession is adverse to owner. Dwellings purchased at, from, or through foreclosure, bank or trustee sale are acceptable as long as a copy of the property inspection report is provided to the producer and/or Company and made part of the application. Applicant and Producer must confirm condition of risk comports with all the underwriting guidelines and prohibited risks. The policy deductible shown on the declarations page will be doubled in the event of a loss occurring within the first 90 days of the inception date of the policy (Attach PM29 – Dwelling Purchased Through Foreclosure).

39. Risks occupied as rooming houses, fraternities, sororities, student housing or other similar types of occupancies.

40. Risks where space is rented to others for commercial use or risks with any type of business (including childcare provided to unrelated individuals for compensation), trade or illegal activity on the premises. When a trust is listed as an Additional Insured, a trustee or beneficiary of the trust that conducts or engages in any activities on or related to the insured location for monetary gain or compensation is unacceptable.

41. Risks where the tenant is behind by more than 1 rent payment.

42. Risks with repetitive similar caused property and/or liability losses.

43. Risks with 4 or more named insureds when liability coverage is desired in excess of $300,000.

44. Risks with other insurance in force, except insurance that covers perils not insured by this dwelling policy.

45. No transient risks.

46. Risks with more than two (2) mortgagees or lenders

47. Dwellings with an individual or private party (including private owned trusts) listed as the first or primary lender.

48. A trust as a Named Insured (trusts should be listed as an Additional Insured).

49. A trust as an Additional Insured when the Named Insured is not a trustee or beneficiary.

50. Lenders named as an Additional Insured.

14. **OPTIONAL COVERAGES AND LIMITS**

The following optional coverages and limits are available:

A. **Deductibles**

The following deductible options are available:

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Modification</th>
</tr>
</thead>
<tbody>
<tr>
<td>250*</td>
<td>Base</td>
</tr>
<tr>
<td>500</td>
<td>-10.0%</td>
</tr>
<tr>
<td>1,000</td>
<td>-15.0%</td>
</tr>
<tr>
<td>2,500</td>
<td>-20.0%</td>
</tr>
<tr>
<td>5,000</td>
<td>-25.0%</td>
</tr>
</tbody>
</table>

*Not available for Vacant, Seasonal or Tenant Occupied Dwellings

B. **Extended Replacement Cost Coverage for Residence – (DP-3 Only)**

For special dwelling fire policies, an additional coverage amount equal to 125% or 150% of the Coverage A limit will be provided for loss payments above the stated limits for the following charge:

<table>
<thead>
<tr>
<th>Extended Replacement Cost Coverage</th>
<th>Coverage Amount</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>125%</td>
<td>7% of the basic premium</td>
</tr>
<tr>
<td></td>
<td>150%</td>
<td>9% of the basic premium</td>
</tr>
</tbody>
</table>

When this coverage is purchased, the insured must notify the company within 90 days of any additions or other physical changes that increase the value of the covered dwelling by $5,000 or more and pay the appropriate premium.

**ATTACH:** Form PO44, Extended Replacement Cost Coverage – 125%

**ATTACH:** FORM PO44A, Extended Replacement Cost Coverage – 150%
C. **Personal Property (Coverage C)**  
Personal property coverage is not included with the base premium for either basic (DP-1) or special (DP-3) policies. Coverage C for personal property can be purchased, up to a maximum of 50% of the Coverage A limit at a rate of $3.00 per thousand ($1,000) in insured personal property.

D. **Optional Liability Limits**  
The basic (DP-1) and special (DP-3) policies do not provide any liability or medical payments coverage. These coverages can be purchased for both policies at the following additional premium amounts:

<table>
<thead>
<tr>
<th>Limit</th>
<th>Single Unit</th>
<th>Multi-Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$50</td>
<td>$96</td>
</tr>
<tr>
<td>$50,000</td>
<td>$78</td>
<td>$118</td>
</tr>
<tr>
<td>$100,000</td>
<td>$85</td>
<td>$132</td>
</tr>
<tr>
<td>$300,000</td>
<td>$132</td>
<td>$202</td>
</tr>
<tr>
<td>$500,000</td>
<td>$182</td>
<td>$273</td>
</tr>
</tbody>
</table>

*Medical Payments coverage of $250 per person / $5,000 per occurrence will be included when liability coverage is purchased.*

**IMPORTANT:** Animal Liability is excluded on all risks.

**ATTACH:**  
Form PO1-CA, Comprehensive Personal Liability (owner occupied, tenant and seasonal risks)  
Form HO2490, Worker’s Compensation (owner occupied, tenant, seasonal and vacant risks)  
Form LO1-DP, CPL Endorsement for Non-Owner Occupied Dwelling (tenant occupied risks)  
Form PO46-CA – Premises Liability (vacant risks)

E. **Optional Animal Liability Limits For Acceptable Animals (Owner & Seasonal Only)**  
Animal liability coverage is automatically excluded on all policies with the attachment of endorsement Form PM2, Animal Liability Exclusion. However, optional animal liability coverage can be purchased, as indicated in the table below. Animal liability cannot exceed the personal liability limit.

<table>
<thead>
<tr>
<th>Limit</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$13</td>
</tr>
<tr>
<td>$100,000</td>
<td>$17</td>
</tr>
<tr>
<td>$200,000</td>
<td>$23</td>
</tr>
<tr>
<td>$300,000</td>
<td>$34</td>
</tr>
</tbody>
</table>

**REMOVE:** Form PM2, Animal Liability Exclusion, if animal liability coverage is selected.  
**ATTACH:** Form PO14, Limited Animal Liability Coverage. Selected limit will appear on policy declarations page.

F. **Increased Other Structures (Coverage B) (10% included in package):**  
For DP-1 policies, 10% of the Coverage A (Dwelling) limit may be used for Coverage B (Other Structures). This included amount is not additional insurance. Additional Coverage B may be purchased for DP-1 policies up to 65% of the Coverage A limit. Any additional amount purchased is treated as additional insurance.

For DP-3 policies, Coverage B (Other Structures) is included as additional insurance with a limit equal to 10% of your Coverage A (Dwelling) limit. Additional Coverage B may be purchased up to a total of 75% of your Coverage A limit.

<table>
<thead>
<tr>
<th>Coverage A – Rates Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Protection Classes 1 – 7</td>
</tr>
<tr>
<td>Owner Occupied or Seasonal</td>
</tr>
<tr>
<td>Tenant Occupied or Vacant</td>
</tr>
</tbody>
</table>
G. **Increased Additional Living Expenses / Fair Rental Value (10% included in package – DP-3 Only):**
   For DP-3 owner-occupied policies, Coverage E (Additional Living Expense) is included as additional insurance with a limit equal to 10% of the Coverage A (Dwelling) limit. Additional Coverage E may be purchased for DP-3 owner-occupied policies up to $30,000.

   For DP-3 tenant-occupied policies, Coverage D (Fair Rental Value) is included as additional insurance with a limit equal to 10% of the Coverage A (Dwelling) limit. Additional Coverage D may be purchased for DP-3 tenant-occupied policies up to $30,000.

   | Rate Per Additional $1,000 | $3.00 |

H. **Addition of Named Peril Theft to Optional Personal Property Coverage:**
   For a rate of $2.00 per thousand ($1,000) in coverage, theft can be added as a named peril insured against for optional personal property coverage (Coverage C) for full-time owner-occupied units only. If selected, this coverage must be purchased for 100% of the Coverage C limit. Theft coverage is subject to a minimum charge of $45.00.

   ATTACH: Form PO3, Optional Theft Coverage Full-Time Owner Occupied Dwellings

   For an additional charge of $45, the Special Limits of Liability can be increased follows:
   1. Special Limits of $100 are increased to $500; and
   2. Special Limits of $200 are increased to $1,000; and
   3. Special Limits of $500 are increased to $2,000.

   ATTACH: Form PO47-DP – Superior Optional Theft Coverage Full-Time Owner Occupied Dwellings

I. **Vandalism and Malicious Mischief Coverage to DP-1 (Included with DP-3):**

<table>
<thead>
<tr>
<th>Coverage A – Rates Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>DP-1 (Owner, Seasonal, Tenant)</td>
</tr>
<tr>
<td>DP-1 (Vacant)</td>
</tr>
</tbody>
</table>

   Coverage must be purchased for 100% of Dwelling Limit
   On Tenant Occupied risks, the applicable deductible for damage caused by act of tenant(s) is the greater of $2,500 or the policy deductible listed on the declarations page.

J. **Earthquake Coverage (Coverage H)**
   Earthquake coverage can be added for the following additional premium:

<table>
<thead>
<tr>
<th>Coverage H - Earthquake</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zone 1 Zone 2</td>
</tr>
<tr>
<td>Wood Frame/ Stucco</td>
</tr>
<tr>
<td>$8 per $1k $6 per $1k</td>
</tr>
<tr>
<td>Masonry</td>
</tr>
<tr>
<td>$12 per $1k $10 per $1k</td>
</tr>
</tbody>
</table>

   Earthquake Zones are as follows:

<table>
<thead>
<tr>
<th>Counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zone 1 All counties not listed in Zone 2</td>
</tr>
<tr>
<td>Zone 2 Amador, Butte, Calaveras, Colusa, El Dorado, Fresno, Glenn, Kings, Lassen, Madera, Merced, Modoc, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Siskiyou, Stanislaus, Sutter, Tehema, Trinity, Toulumne, Tulare, Yolo, Yuba</td>
</tr>
</tbody>
</table>
A 10% deductible applies separately to damage to dwelling, other structures, and personal property. There is no deductible for loss of use. The amount of coverage purchased must exceed $10,000.

ATTACH: Form PO52, Homeowner’s Earthquake Endorsement

K. Reserved for Future Use

L. Trusts, LLC’s, FLP’s and Additional Insureds
   A policy may be issued in the name of a Limited Liability Corporation (LLC) or a Family Limited Partnership (FLP), provided that the Managing Member is listed as an Additional Insured. No other type of business or corporation can be listed as a Named Insured, including trusts.

   Trusts can only be listed as an Additional Insured and require that a trustee or beneficiary of the trust be the Named Insured.

   Other persons or organizations with an insurable interest in the property can be listed as an Additional Insured.

   Please note the following endorsements apply to all policies and limit coverage for legal entities and persons or organization listed as an Additional Insured to the residence premises. There is no charge for either coverage.

   ATTACH: Form PM27, Additional Insured – Property Policies
   Form PM28, Property Held By Legal Entity

M. Enhanced Mortgagee Clause
   The enhanced mortgagee clause can be attached to the policy for a $10.00 premium charge.

   ATTACH: Form 438BFU, Lender’s Loss Payable Endorsement

N. Identity Theft Coverage (Available for Primary Owner Occupied Dwellings Only)
   For an additional charge of $40, Identity Theft Coverage can be added to the policy. This coverage offers $25,000 for expenses incurred by an insured as a direct result of an identity theft discovered during the policy period. Additionally, the coverage offers access to resolution services from a consumer fraud specialist who assists in the process of restoring the insured’s identity from first call to crisis resolution. No deductible applies to this coverage. ATTACH: Form PO42

   For an additional charge of $70, Identity Theft with ID Alert Coverage can be added to the policy. This coverage offers the same benefits of Identity Theft Coverage plus ID Alert which provides a monthly proactive National Database screening and notification by phone or email of possible fraud of an insured that has provided Name, Address and Social Security Number. ATTACH: Form PO43

O. Building Ordinance or Law Coverage – (DP-3 Only)
   For an additional premium, DP-3 policies may be endorsed to settle loss to the insured building or covered property on the basis of any ordinance or law that regulates the construction, repair or demolition of the building or property.
   This coverage can be added for a 5% surcharge to the basic premium.

   ATTACH: PO16, Ordinance or Law Coverage

P. Limited Sewer or Drain Backup Coverage – (DP-3 Only)
   All policies exclude coverage for water that backs up through a sewer or drain. This coverage can be added with a limit of $2,500, $5,000 OR $10,000 for the charge indicated below.

<table>
<thead>
<tr>
<th>Limited Sewer or Drain Backup Limit</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>$50</td>
</tr>
<tr>
<td>$5,000</td>
<td>$85</td>
</tr>
<tr>
<td>$10,000</td>
<td>$115</td>
</tr>
</tbody>
</table>

   ATTACH: Endorsement PO40, Limited Sewer or Drain Backup Coverage
Q. **Optional Personal Injury Coverage – (DP-3 With CPL Only)**
   For an additional premium, DP-3 policies that have been endorsed with the PO1 endorsement providing liability coverage may be endorsed to remove the exclusion for wrongful eviction coverage and to add personal injury coverage to the CPL, subject to the conditions and exclusions listed in the endorsement.

   This coverage can be added for a flat $30 premium to match the liability limits.

   **ATTACH:** Endorsement PO8, Personal Injury Coverage

R. **Equipment Breakdown Coverage - (DP-3 Policies Only)**
   For an additional charge of $32, Equipment Breakdown Coverage can be added to the policy.

   The Equipment Breakdown component provides homeowners with Equipment Breakdown coverage in their Homeowners insurance policy, which is otherwise excluded. Examples of the type of equipment that could suffer a breakdown and will be covered by this incorporation include:
   1. Back-up power generators
   2. Boilers and hot water heaters
   3. Central air conditioners
   4. Deep well pumps
   5. Furnaces, heat pumps and heaters
   6. Home security systems & control panels
   7. Solar heaters
   8. Vacuum systems
   9. Desktop and laptop computers
   10. Exercise equipment
   11. Home medical equipment
   12. Televisions and home entertainment equipment

   This coverage will include all equipment that is Covered Property under Coverage A, B and C of the Homeowner policy, with the exception of riding mowers and tractors.

   A $500 Deductible for Equipment Breakdown coverage will apply to each loss.

   **ATTACH:** Endorsement PO-55-DP, Equipment Breakdown Coverage

S. **Service Line Coverage - (DP-3 Policies Only)**
   For an additional charge of $23, Service Line Coverage can be added to the policy.

   The Service Line component provides payment for loss or damages resulting from a service line failure. A service line constitutes underground piping and wiring that is located at the insured location and produces a service, such as delivering water or power to the building or other structure from a utility or private water supply.

   Coverage applies to insured-owned, exterior, and underground:
   (i) Water piping that connects from the building to a public water supply or private well
   (ii) Sewer piping that connects from the building to a public sewer system or private septic system
   (iii) Power lines that provide electrical service to the building or other structure
   (iv) Piping that connects to a heat pump

   A $500 Deductible for Service Line coverage will apply to each loss.

   **ATTACH:** Endorsement PO-56-DP, Service Line Coverage
15. **PREMIUM CREDITS AND SURCHARGES**
The following premium credits and surcharges are applied to the base premium as indicated below, subject to a maximum overall credit of ~50% for all credits and discounts combined.

A. **Multi-Policy Discount**
If the insured has another in-force policy with PSIC, a 15% premium credit will be allowed. This credit will apply to the base premium for the policy and is available for all programs. This credit will be discontinued if the companion policy lapses.

If the insured has a current private passenger auto policy with the same producer, a 5% base premium credit will be allowed and is available for all programs.

B. **Newly Acquired Home Discount**
For new business only, if the insured dwelling is newly purchased by the Named Insured, a 10% discount will be applied to the basic premium for the first year of the policy. To qualify for the discount, the effective date of the PSIC policy must be within 60 days from the closing date of the insured’s purchase of the dwelling. This discount will be reduced to 7% at the first policy renewal, 3% at the second policy renewal and will be removed thereafter.

C. **Active Lease Discount (Available for Tenant Occupied Dwellings Only)**
A 10% credit to the basic premium will apply to the policy if the named insured on the policy has a current lease or rental agreement that is in effect on the effective date of the policy and is signed by both the named insured and tenant. This discount will apply to all future renewals.

D. **Difference in Conditions Endorsement (Available for DP-3 Policies Only)**
When attached, this endorsement must be signed by the applicant and attached to the homeowners application. The endorsement eliminates all coverage for loss due to the following perils:
   a. Fire or Lightning.
   b. Internal Explosion, meaning explosion occurring in the dwelling or other structure covered on the insured location or in a structure containing personal property covered.
   c. Windstorm or Hail.
   d. Explosion.
   e. Riot or Civil Commotion.
   f. Aircraft, including self-propelled missiles and spacecraft
   g. Vehicles.
   h. Smoke, meaning sudden and accidental damage from smoke.
   i. Volcanic Eruption.
   j. Vandalism or Malicious Mischief.

Reduce basic premium by 30%.

ATTACH: Form PO39-CA-DP, Difference In Conditions Endorsement for California Dwelling Fire Policies

E. **Loss Surcharge**
The Prior Loss Surcharge recognizes the loss history of an insured or applicant in determining the appropriate premium for a new or renewal policy.

The following types of losses are not considered chargeable:
1. Catastrophe claims such as wildfires, tornados, hurricanes or earthquakes that are assigned a CAT number by ISO will not be counted.
2. A loss for which a payment occurred only with respect to Medical Payments to Others or Similar Coverage.
3. Equipment Breakdown Coverage, Service Line Coverage or Identity Theft Coverage losses will not be counted.

1 qualified loss in the past 36 months: 15% Surcharge

F. **Multi-Family Units Surcharge (Maximum 4 Units):**
2 Family Units: 10% Surcharge
3 & 4 Family Units: 20% Surcharge
G. **Age of Plumbing Surcharge (DP-3 Only)**

<table>
<thead>
<tr>
<th>Age</th>
<th>Surch.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 10</td>
<td>0%</td>
</tr>
<tr>
<td>11 – 20</td>
<td>2%</td>
</tr>
<tr>
<td>21 – 30</td>
<td>4%</td>
</tr>
<tr>
<td>31 – 40</td>
<td>6%</td>
</tr>
<tr>
<td>41 – 50</td>
<td>8%</td>
</tr>
<tr>
<td>51+</td>
<td>10%</td>
</tr>
</tbody>
</table>

H. **Woodstove Surcharge**

If a woodstove is present, the application must be accompanied by a completed Wood Burning Stove Inspection Report and photograph. A 10% woodstove surcharge will be applied to qualifying risks.

16. **RESERVED FOR FUTURE USE**

17. **CHANGES ON POLICY**

Coverages and limits (above the minimum) may be increased or decreased, added or deleted, during the term of the policy. Additional or return premium shall be computed on a pro rata basis.

18. **CANCELLATION OF INSURANCE**

Both the basic (DP-1) and special (DP-3) dwelling fire policies may be canceled at the request of the insured at any time, subject to the following:

1. It is not permissible to cancel any of the mandatory coverages provided unless the entire policy is canceled. In the basic dwelling fire policy, Coverages A, B and D are mandatory. In the special dwelling fire policy, Coverages A, B, D and E are mandatory.
2. If the policy is canceled at the request of either the insured or the company, the return premium shall be 100% of the pro rata unearned premium, less the fully-earned fees. No flat cancellations are permitted if coverage has been provided.

19. **TRANSFER OR ASSIGNMENT**

Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements and there is no change in ownership. Transfers are subject to any necessary adjustment(s) of premium.

Assignment of insurance under the policy is not allowed.
20. **TERRITORIAL ZONES**

This program utilizes territories, generally defined as follows:

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>CITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles II</td>
<td>Canyon Country, Chatsworth, Compton, Hawaiian Gardens, Los Angeles (90024, 90025, 90034-90036, 90039, 90043, 90046-90056, 90064, 90066, 90077), Palmdale, Santa Clarita, South Gate, Studio City, Van Nuys</td>
</tr>
<tr>
<td>Los Angeles III</td>
<td>Lancaster, Manhattan Beach, North Hills, Pacific Palisades, Pomona, Rowland Heights, Santa Fe Springs, Topanga, West Hills</td>
</tr>
<tr>
<td>Riverside I</td>
<td>Aguanga, Anza, Banning, Beaumont, Calimesa, Coachella, Corona, Desert Center, Hemet, Homeland, Idyllwild, Indian Wells, Indio, La Quinta, Lake Elsinore, Mecca, Mira Loma, Moreno Valley, Mountain Center, North Palm Springs, Nuevo, Palm Desert, Perris, Plam Springs, Rancho Mirage, Riverside, San Jacinto, Sun City, Thermal, Thousand Palms, Whitewater, Winchester</td>
</tr>
<tr>
<td>Riverside II</td>
<td>Blythe, Cabazon, Cathedral City, Desert Hot Springs, Menifee, Murrieta, Norco, Palm Springs, Temecula, Wildomar</td>
</tr>
<tr>
<td>San Bernardino II</td>
<td>Apple Valley, Baker, Barstow, Big Bear Lake, Cedarpines Park, Chino, Colton, Helendale, Lake Arrowhead, Landers, Needles, Rialto, Twentynine Palms, Wrightwood, Yermo, Yucaipa</td>
</tr>
</tbody>
</table>

21. **CONSTRUCTION CLASSIFICATIONS**

The following construction classifications apply to this program:

A. **Frame**

A dwelling with exterior walls of combustible construction (including walls with metal, stucco or metal lath and plaster on combustible supports) is classified as frame.

B. **Masonry/ Masonry Veneer**

**Masonry:**

A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile or other masonry materials is classified as masonry.

**Masonry Veneer:**

A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

C. **Mixed Construction**

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 51% of the total wall area.
22. FIRE PROTECTION DEFINITIONS
The Public Protection Classifications generally published in the Merritt Manual apply as follows:

A. In a municipality or other classified area where a single classification number is shown, use that classification number for all properties located in that classified area.

B. In a classified area where two or more classification numbers are shown (e.g. 6/9), the applicable classification number is determined based on the distance to a responding fire station and the distance to a fire hydrant.
   1. For properties located five road miles or less from a responding fire station and within 1,000 feet of a fire hydrant, use the first protection class shown (e.g. 6/9, use class 6).
   2. For properties located five road miles or less from a responding fire station and beyond 1,000 feet of a fire hydrant, use class 9.
   3. For properties located more than 5 road miles from a responding fire station, use class 10.

C. In a classified area serviced by a subscription-type fire department, use class 10 for properties that do not subscribe.

D. Use class 10 for all properties not classified.
## COVERAGE FORMS

<table>
<thead>
<tr>
<th>Form Number</th>
<th>Edition</th>
<th>Title</th>
<th>Source</th>
<th>Program Applicability</th>
<th>Mandatory Table (M) or Dynamic Table (D)</th>
<th>Coverage Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>DP-1</td>
<td>Ed. 4</td>
<td>Dwelling Fire</td>
<td>PSIC</td>
<td>DP-1</td>
<td>M</td>
<td>S</td>
</tr>
<tr>
<td>DP-3</td>
<td>Ed. 5</td>
<td>Special Dwelling Fire</td>
<td>PSIC</td>
<td>DP-3</td>
<td>M</td>
<td>S</td>
</tr>
</tbody>
</table>

## ENDORSEMENTS

<table>
<thead>
<tr>
<th>Form Number</th>
<th>Edition</th>
<th>Title</th>
<th>Source</th>
<th>Program Applicability</th>
<th>Mandatory Table (M) or Dynamic Table (D)</th>
<th>Coverage Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>438BFU</td>
<td>Ed. 2</td>
<td>Lender's Loss Payable Endorsement</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>U</td>
</tr>
<tr>
<td>CAM1</td>
<td>Ed. 1</td>
<td>Registered Domestic Partner Coverage</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>HD2490 (1/93)</td>
<td></td>
<td>Workers Compensation</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>G</td>
</tr>
<tr>
<td>LO1-DP</td>
<td>Ed. 2</td>
<td>CPL Endorsement (Non-Owner Occupied Dwelling)</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>GT-Tenant</td>
</tr>
<tr>
<td>NM-CA-MEPL</td>
<td>Ed. 4/02</td>
<td>Mold Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>NM-CA-PO1</td>
<td>Ed. 11/01</td>
<td>Pathogenic Organism Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>NM-CA-TW1</td>
<td>Ed. 5/02</td>
<td>Terrorism &amp; War Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>NYM1:WP</td>
<td></td>
<td>Privacy/Consumer Notice</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM1-CA-DP</td>
<td>Ed. 3</td>
<td>California Amendatory Endorsement for Dwelling Fire Policies</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM2</td>
<td>Ed. 3</td>
<td>Animal Liability Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td></td>
</tr>
<tr>
<td>PM3</td>
<td>Ed. 4</td>
<td>Occupancy Endorsement (Primary Residence Only)</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM4</td>
<td>Ed. 1</td>
<td>Satellite Dish Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM5</td>
<td>Ed. 2</td>
<td>Roof for Fire and Lightning Only Endorsement</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>X</td>
</tr>
<tr>
<td>PM11</td>
<td>Ed. 5</td>
<td>Increased Deductible for Loss or Damage Caused by Tenants</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM17</td>
<td>Ed. 1</td>
<td>Loss Settlement Provisions for California Residential Property Policies</td>
<td>PSIC</td>
<td>DP-3</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM18</td>
<td>Ed. 1</td>
<td>Trampoline Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM19</td>
<td>Ed. 1</td>
<td>Swimming Pool Diving Board and Slide Exclusion</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM20</td>
<td>Ed. 2</td>
<td>Inflation Guard</td>
<td>PSIC</td>
<td>DP-3</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM27</td>
<td>Ed. 2</td>
<td>Additional Insured - Property Policies</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>A1</td>
</tr>
<tr>
<td>PM28</td>
<td>Ed. 2</td>
<td>Property Held By Legal Entity</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>LLC</td>
</tr>
<tr>
<td>PM29</td>
<td>Ed. 2</td>
<td>Dwelling Purchased Through Foreclosure</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>PTF</td>
</tr>
<tr>
<td>PM30</td>
<td>Ed. 1</td>
<td>Vandalism and Malicious Mischief Coverage for Vacant Homes</td>
<td>PSIC</td>
<td>DP-1 (Vacant)</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PM33</td>
<td>Ed. 1</td>
<td>$2,500 Sublimit for Late Wildfire Claim Reporting</td>
<td>PSIC</td>
<td>All</td>
<td>M</td>
<td></td>
</tr>
<tr>
<td>PO1-CA</td>
<td>Ed. 4</td>
<td>Comprehensive Personal Liability Coverage</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>G</td>
</tr>
<tr>
<td>PO3</td>
<td>Ed. 2</td>
<td>Theft Coverage Full-Time Owner Occupied Dwellings</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>C1</td>
</tr>
<tr>
<td>PO8</td>
<td>Ed. 1</td>
<td>Personal Injury Coverage</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>PIC</td>
</tr>
<tr>
<td>PO14</td>
<td>Ed. 3</td>
<td>Limited Animal Liability Coverage</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>E1-Owner/Seasonal</td>
</tr>
<tr>
<td>PO16</td>
<td>Ed. 2</td>
<td>Ordinance or Law</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>A2</td>
</tr>
<tr>
<td>PO39-CA-DP</td>
<td>Ed. 2</td>
<td>Difference in Conditions</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>DIC</td>
</tr>
<tr>
<td>PO40</td>
<td>Ed. 3</td>
<td>Water Backup Coverage</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>A6</td>
</tr>
<tr>
<td>PO42</td>
<td>Ed. 2</td>
<td>Identity Theft Coverage</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>I1</td>
</tr>
<tr>
<td>PO43</td>
<td>Ed. 2</td>
<td>Identity Theft Coverage with ID Alert</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>I2</td>
</tr>
<tr>
<td>PO44</td>
<td>Ed. 2</td>
<td>Extended Replacement Cost Coverage-125%</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>AE</td>
</tr>
<tr>
<td>PO44A</td>
<td>Ed. 1</td>
<td>Extended Replacement Cost Coverage-150%</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>A5</td>
</tr>
<tr>
<td>PO46-CA</td>
<td>Ed. 1</td>
<td>Premises Liability Coverage</td>
<td>PSIC</td>
<td>DP-1 (Vacant)</td>
<td>D</td>
<td>I - Vacant</td>
</tr>
<tr>
<td>PO47-DP</td>
<td>Ed. 1</td>
<td>Superior Optional Theft Coverage Full-Time Owner Occupied Dwellings</td>
<td>PSIC</td>
<td>DP-1 &amp; DP-3</td>
<td>D</td>
<td>COS</td>
</tr>
<tr>
<td>PO52</td>
<td>Ed. 1</td>
<td>Homeowners Earthquake Endorsement</td>
<td>PSIC</td>
<td>All</td>
<td>D</td>
<td>H</td>
</tr>
<tr>
<td>PO55-DP</td>
<td>Ed. 1</td>
<td>Equipment Breakdown Coverage</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>EBC</td>
</tr>
<tr>
<td>PO56-DP</td>
<td>Ed. 1</td>
<td>Service Line Coverage</td>
<td>PSIC</td>
<td>DP-3</td>
<td>D</td>
<td>SLIC</td>
</tr>
</tbody>
</table>

## MISCELLANEOUS

<table>
<thead>
<tr>
<th>Form Number</th>
<th>Edition</th>
<th>Title</th>
<th>Source</th>
<th>Program Applicability</th>
<th>Mandatory / Optional</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU1</td>
<td>Ed. 1</td>
<td>Wood Burning Stove Inspection Report</td>
<td>PSIC</td>
<td>All</td>
<td>O</td>
</tr>
<tr>
<td>PU3</td>
<td>Ed. 2</td>
<td>Age of Roof Disclosure</td>
<td>PSIC</td>
<td>All</td>
<td>O</td>
</tr>
</tbody>
</table>