

LOOK INSIDE OUR **ONE-OF-A-KIND**
ADDITIONAL PERILS WRAP

AVAILABLE IN **CALIFORNIA WILDFIRE ZONES**



ADDITIONAL PERILS WRAP + CALIFORNIA FAIR PLAN BASIC PERILS = SPECIAL FORM COVERAGE

Take advantage of our new one-of-a-kind Additional Perils Wrap, available in California wildfire zones from a "A-" (Excellend) A.M. Best Rated carrier. Call R.E. Chaix today for more information.

GUIDELINES

- Properties must be on the California Fair Plan solely due to their location in a wildfire zone.
- Insureds must purchase all Basic Cause of Loss perils from the California Fair Plan.
- Building/BPP limits must match the Basic Coverage Policy. Coinsurance is not required to match.

PROPERTY REQUIREMENTS

- Property older than 25 years will require the following:
 - Roofing must have been updated in the past 25 years
 - Plumbing must be copper or PVC
 - Plumbing older than 40 years must be referred
 - No Polybutylene plumbing
 - Any risks that do not meet guidelines must be referred to your underwriter
- Central Station Alarm is required when offering theft coverage on non-habitational occupancies

REFER THE FOLLOWING TO YOUR UNDERWRITER

- Total Insured Values (TIVs) higher than your current binding authority
- All risks that have prior water damage claims

California Fair Plan Required Basic Peril Coverages

- Fire
- Lightning
- Explosion
- Extended Coverage:
 - Windstorm or Hail
 - Smoke
 - Aircraft or Vehicles
 - Riot or Civil Commotion
 - Sinkhole Collapse
 - Volcanic Action
- Vandalism
- Sprinkler Leakage for Qualifying Buildings

The Following Are Not Available within this Program:

- Business Income coverage
- Coverage for Vacant Buildings and Builder's Risks

Contact Your R.E. Chaix Broker for More Information & Quoting Documents

- \$500 Minimum Premium
- Some Binding & Brokerage Commissions Apply



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