

# Aspen Specialty

## California Homeowners Program

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### Forms and coverages

#### Coverage: forms and limits

- HO3 Type Policy with Earthquake, EQSL & Employment Practices Liability coverage available
- Minimum A.O.P deductible — \$2,500
- Earthquake deductible 5%, 7.5%, 10% or 15% on TIV
- Per unit earthquake deductible available for A.P.
- Mini Earthquake form available
- Will do stand alone homeowners coverage without earthquake

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### Submission requirements

- Protection Class of 6 or Lower  
Will consider higher protection class if private protection is adequate
- Engineering report and dates for teardowns or retrofits if purchasing earthquake or if year built is prior to 1951
- Central Station Fire and Burglary systems required, Sprinkler alarm if applicable
- Alarm certificate from the monitoring company describing what is installed and monitored must be received within thirty (30) day of Binding to verify compliance of warranties.
- Single Family Owner or Family Occupied homes only
- Homes must not have a wood shake roof
- No liability coverage for Pit Bulls or Rottweilers
- In respects to earthquake coverage, we will be extremely competitive on homes built in 1977 or subsequent

### Risk appetite for homes

- In the brush
- On the water
- On piers or stilts
- On slopes
- High Values
- Corporate or trusted owned
- Accumulation in certain areas
- Full EQ coverage
- Prior losses

### Additional coverages

- Increased cost of construction
- Extended replacement cost (200%)
- Back up sewers and drains
- Mold remediation endorsement with limit up to \$100,000
- Limited coverage for Fine Arts, Jewelry, Furs, Etc. per Form
- All risk contents coverage
- Section II

### Considered classes

- Secondary single family CA locations
- Tenant occupied dwellings with an annual lease
- Course of construction and remodels

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Aspen Specialty Homeowners Unit distinguishes itself by taking on high-risk and unique exposures which the conventional homeowners markets shuns. By writing on a non-admitted basis, our Homeowners Unit offers clear and unique solutions for complex risks, writing an extensive array of both coverage types and occupancies.

Our underwriters are focused and driven by both their responsive underwriting approach and by their proficiency for adapting and crafting specialized solutions to challenging risk opportunities. Our underwriters are also dedicated to building and promoting lasting relationships with our producers. With our familiarity and experience, we will respond with creativity and flexibility to the dynamics, challenges and opportunities which exist.

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### Company

#### Aspen Specialty Insurance Company

- A (Excellent) XV AM Best
- A (Strong) Standard & Poor's
- A2 (Good) Moody's