



Urban Advantage Insurance Services

Dwelling Fire Program
Aegis Security Insurance Company

Contact Information



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Customer/Agent Web Site	urbanadvantage.com
Correspondence	P.O. Box 384, Pasadena, CA 91102
Payments	P.O. Box 31001-2688, Pasadena, CA 91110-2688

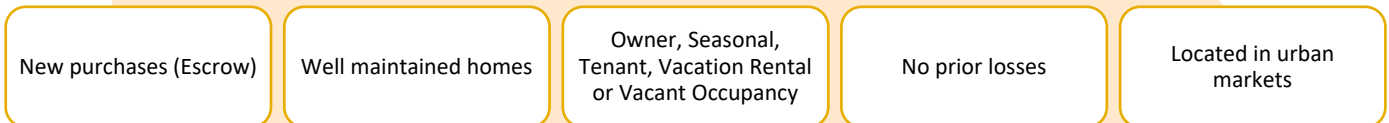


Payment Plans	Down Payment
Pay in Full / Mortgagee billed	one payment
2 Pay (every 6 mos)	50%
4 Pay (every 3 mos)	25%
6 Pay (every mo. for 6 mos)	17%
Monthly (for 11 mos)	2 Months

- If the down payment is by **credit card**, the installments are automatically billed to the **same** credit card.
- If the down payment is by **check**, the installments are billed to the **insured**. Down payment is mandatory to bind unless mortgage pays premium. Down payment is a one-time payment occurrence. Installment payments are set up separately in the billing system. Cash payments are deposited in agent trust account and swept by the system 24 hours later.

Policy Forms	Minimum/Maximum	Deductible Options
Broad Dwelling Fire (DP-3)	\$50,000/\$800,000*	\$1000 / \$1500 / \$2,000 / \$2,500 / \$3,000 / \$4,000 / \$5,000 / \$7,500 / \$10,000
	*\$875,000 for renewal policies	

Target Markets



Acceptability considerations

- Fireline score 0
- System updates
- Trampoline, diving board, animals (UW will allow but policy excludes liability coverage)
- Built 1900 or after
- Must be occupied within 30 days of effective date

Optional coverages

- Extended Replacement Cost (DP-3)
- Ordinance or Law Coverage (DP-3)
- Water Backup (DP-3)

Limited Water Coverage

- Loss Assessment
- Vandalism and Malicious Mischief (included on DP-3)
- Personal Injury (DP-3)

Discounts

- Multi-policy
- Roof Replacement Credit
- Copper Plumbing Discount
- Newly Acquired
- Central Alarm Credit

Multi – Dwelling Policies

Tenant occupied policies may insure up to three (3) dwellings per policy as long as each dwelling meets all the risk criteria (reference Product Guide).

1. Only one type of policy (DP-3) may be issued for all dwellings.
2. If the dwellings are on different properties, each property must meet all eligibility criteria in this manual.
3. All dwellings must have a fire line score of 0.
4. Each dwelling will establish its own replacement cost estimation and Coverages A (Dwelling), B (Other Structures), C (Personal Property) and D (Fair Rental Value) will apply separately to each dwelling.
5. Each dwelling will be rated separately based on the coverages, deductible, credits and charges applied to it.
6. If selected, Coverages L (Liability) and M (Medical Payments) must be the same for all dwellings.
7. If earthquake coverage is purchased, it must be purchased for all dwellings listed on the policy.
8. Multi-Policy Discounts, and Loss Experience and Loyalty Credits apply at the policy level.

Prestige Dwelling Package (DP-3 Only)

For a 15% surcharge, the additional coverage listed below is added to the policy:

- 25% Extended Replacement Cost for the Dwelling
- \$2,500 Water Backup Coverage (can be increased to \$5,000 for an additional \$35 or increased to \$10,000 for an additional \$65)
- \$10,000 Personal Property (Coverage C) limit (can be increased per rates in Section 11-C)
- \$2,000 Limited Asbestos and Lead Coverage



Urban Advantage Insurance Services

Homeowner Program
Aegis Security Insurance Company

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Payment Plans	Down Payment
Pay in Full / Mortgagee billed	one payment
2 Pay (every 6 mos)	50%
4 Pay (every 3 mos)	25%
6 Pay (every mo. for 6 mos)	17%
Monthly (for 11 mos)	2 Months

Down payment is mandatory to bind unless mortgage pays premium. Down payment is a one-time payment occurrence. Installment payments are set up separate.

Policy Forms	Minimum	Maximum	Deductible Options
Homeowner HO-3 <i>Binding authority up to \$800,000</i>	\$70,000	\$1,500,000	\$500 / \$1,000 / \$1,500 / \$2,000 / \$2,500 / \$3,000 / \$4,000 / \$5,000 / \$7,500 / \$10,000
			Personal Liability \$100,000 / \$200,000 / \$300,000 / \$500,000

Target Markets



Acceptability considerations

- Fireline score 0
- System updates
- Trampoline, diving board, animals (UW will allow but policy excludes liability coverage)
- Built 1900 or after
- Must be occupied within 30 days of effective date

Optional Coverages

- Extended Replacement Cost –25% (included) / 50%
- Ordinance or Law Coverage
- Water Backup
- Personal Injury
- HO5 Endorsement

Submit for approval considerations:

- Policy processing system will identify risk

Other acceptable risks:

- Trusts

Discounts

- Multi-policy
- Roof Replacement Credit
- Copper Plumbing Discount
- Newly Acquired
- Central Alarm Credit

Primary Residence Insurance Program

Owner-occupied	Homeowner
Dwelling – Coverage A Perils Insured Against Additional Replacement Cost	HO-3 Open Perils 25% Included, 50% Available
Other Structures – Coverage B Percentage of Cov A Perils Insured Against	10% Open Perils
Contents – Coverage C Percentage of Cov A Perils Insured Against Contents Replacement Cost	50% Named (Open Available) Included
Loss of Use – Coverage D Percentage of Cov A/C	20%
Additional Coverages	
Ordinance or Law	Available
Water Backup of Sewer	Available
Personal Injury	Available
Limited Water Coverage	Available
Limited Asbestos and Lead Coverage	Available

Prestige Home Package – Homeowner Only

For a 12% surcharge, the additional coverage listed below is added to the policy:

- 50% Extended Replacement Cost for the Dwelling
- \$2,500 Water Backup Coverage (can be increased to \$5,000 for an additional \$35 or \$10,000 for an additional \$65)
- \$300,000 Personal Liability limit (can be increased to \$500,000 for an additional \$40)
- \$5,000 Medical Payments to Others limit
- \$2,000 Limited Asbestos and Lead Coverage

Enhanced Property Protection – Primary occupied Risks Only

- Coverage D (Loss of Use) is extended to cover power interruption caused by an insured peril which makes the residence premises uninhabitable;
- Broadened tree debris removal coverage (Homeowner policies only);
- The Fire Department Service Charge is increased to \$750;
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage is increased from \$500 to \$3,000;
- A limit of \$5,000 of the policy's Coverage C (Personal Property) coverage is extended to cover damage to property while away from the residence premises due to flood, earthquake, landslide, or collision or overturn of the conveyance in which your property is carried; and
- Lock Replacement Coverage with a limit of \$250 is added