



One-of-a-Kind Additional Perils Wrap For Commercial Exposures in CA Wildfire Zones!

Additional Perils Wrap + California Fair Plan Basic Perils = Special Form Coverage

Guidelines:

- ◆ Properties must have a commercial exposure and 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 Century 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
 - ◆ Personal Lines Risks