



CENTURY'S ONE-OF-A-KIND

## CALIFORNIA ADDITIONAL PERILS WRAP

For Commercial Exposures in  
CA Wildfire Zones

**UPDATED: New Rater Download In Link Below**

**Effective immediately, please download and use the updated rater in the link below.**

### 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.

**-NEW!** Century will now write up to the maximum TIV per location allowed under the California Fair Plan on brokerage basis (up to \$5.6M in building coverage and up to \$2.8M for all other coverages for up to \$8.4M at a single location).

### 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

### 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

**Contact Your Century Underwriter for More Information!**



**NEW! Updated Rater Download Here**

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[centurysurety.com](http://centurysurety.com)

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