

WILSHIRE INSURANCE COMPANY
ARIZONA
HOMEOWNER
GOLD PROGRAM



Statewide Insurance Corp.
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EFFECTIVE
3/1/2004 New Business
5/1/2004 Renewal Business

UNDERWRITING GUIDELINES

ONE (1) PHOTO REQUIRED ON ALL HOMEOWNER RISKS

GENERAL UNDERWRITING

1. The dwelling and premises must be **well maintained** with no evidence of poor upkeep.
2. The dwelling must be **single family, owner occupied** in which the titled owner resides full time and the house is their primary residence.
3. Dwelling must be insured to **100% of replacement cost**.
4. **Minimum** dwelling value is **\$50,000** and **maximum** value is **\$150,000**.
5. It is imperative that all **applications be fully completed and signed** by the applicant.
6. Total aggregate limit - \$300,000 for all property limits combined.
7. **This policy excludes all coverages for Bodily Injury and/or Property Damage caused by ANY animal in your ownership, maintenance or custody.**

SUBMIT FOR APPROVAL

1. Dwellings located on **more than five acres**.
2. Applicants that have had a dwelling/homeowner policy **cancelled or non-renewed in the last 3 years**.
3. Dwellings that have not had the **roof replaced in the past 20 years**.
4. Risks with **Other Structures not incidental** to the use of the dwelling as a residence.
5. Risks with **multiple owners**, who are not members of the same household.
6. Risks that have a **corporation or company listed as the named insured**.
7. Dwellings over **50 years old**. Submit with proof of building upgrades/improvements for approval.
8. Any dwelling that is a duplex. The **duplex must be owner occupied**.

RISKS NOT ACCEPTABLE

1. Applicants with any **fire, theft, or liability loss in the past 5 years**.
2. Applicants with **more than 2 losses in the past 5 years**.
3. Applicants with **no prior insurance** during the past 30 days.
4. Applicants **not gainfully employed**. (Retired acceptable)
5. Applicants **convicted of arson or fraud** relating to a loss on any property.
6. Applicants or spouse that have had a **bankruptcy, repossession, foreclosure, judgement, multiple bad debts or charge offs in the past 4 years** and/or are **delinquent in current mortgage payments**.
7. **Condominiums, townhouses, rowhouses, or mobile homes**.
8. **Corporate owned** dwellings.
9. Dwellings **under construction or renovation**.
10. Dwellings **over 40 years in age without upgrades**.
11. Dwellings with **existing damage or unsettled losses**.
12. Dwellings with **unfenced swimming pools or spas and/or diving boards or slides** on the premises.
13. Dwellings where **business is conducted on the premises**.
14. Dwellings where the **electrical system is not on circuit breakers**.
15. Dwellings in **poor condition**.
16. Dwellings located in **areas of unusually high vandalism, burglary, or theft**.
17. Dwellings in **areas condemned** due to urban renewal, highway construction, or condition.
18. Dwellings **attached to, occupied as or converted from a commercial risk**.
18. Risks where any **supplemental heating** is used or present other than a contractor installed fireplace. (Includes space heaters, kerosene heaters, propane heaters etc.)
20. **Vacant, unoccupied, or seasonal** risks.
21. Risks with **more than two mortgages**.
22. Any **commercial use** in the dwelling or on the premises including **farming and daycare**.
23. **Barns** that are used to store hay or straw. (exclude the barn by using endorsement)
24. Risks with **trampoline** or other circumstances that reflect an **increased liability hazard**.

HOMEOWNER GOLD PROGRAM - ENTIRE STATE

Package Program for Owner Occupied Primary Residences

Package Includes:

40% Personal Property Coverage
 10% Other Structure Coverage
 10% Loss of Use

\$500 Deductible

See Pg. 4 for Deductible Options & Credits
 \$25,000 Personal Liability Coverage
 \$500 Medical Payments To Others Coverage

Dwelling Values	PC 1-4	PC 5-6	PC 7-8	Dwelling Values	PC 1-4	PC 5-6	PC 7-8
\$50,000	\$439	\$537	\$592	\$101,000	\$789	\$968	\$1,065
\$51,000	\$445	\$545	\$600	\$102,000	\$797	\$976	\$1,075
\$52,000	\$454	\$554	\$611	\$103,000	\$803	\$985	\$1,083
\$53,000	\$458	\$563	\$618	\$104,000	\$810	\$992	\$1,091
\$54,000	\$465	\$570	\$626	\$105,000	\$816	\$1,001	\$1,100
\$55,000	\$473	\$581	\$638	\$106,000	\$824	\$1,008	\$1,110
\$56,000	\$480	\$589	\$647	\$107,000	\$829	\$1,017	\$1,118
\$57,000	\$487	\$597	\$658	\$108,000	\$836	\$1,023	\$1,127
\$58,000	\$493	\$604	\$663	\$109,000	\$842	\$1,032	\$1,137
\$59,000	\$501	\$615	\$676	\$110,000	\$850	\$1,040	\$1,145
\$60,000	\$508	\$622	\$684	\$111,000	\$856	\$1,049	\$1,154
\$61,000	\$517	\$633	\$697	\$112,000	\$863	\$1,057	\$1,162
\$62,000	\$521	\$638	\$701	\$113,000	\$869	\$1,065	\$1,172
\$63,000	\$527	\$645	\$711	\$114,000	\$876	\$1,072	\$1,180
\$64,000	\$536	\$658	\$724	\$115,000	\$882	\$1,081	\$1,188
\$65,000	\$542	\$663	\$730	\$116,000	\$888	\$1,088	\$1,198
\$66,000	\$551	\$674	\$742	\$117,000	\$896	\$1,097	\$1,207
\$67,000	\$555	\$680	\$749	\$118,000	\$903	\$1,105	\$1,215
\$68,000	\$563	\$689	\$758	\$119,000	\$909	\$1,113	\$1,225
\$69,000	\$570	\$698	\$768	\$120,000	\$915	\$1,121	\$1,234
\$70,000	\$577	\$707	\$779	\$121,000	\$922	\$1,129	\$1,242
\$71,000	\$584	\$716	\$788	\$122,000	\$927	\$1,138	\$1,251
\$72,000	\$590	\$721	\$795	\$123,000	\$934	\$1,145	\$1,261
\$73,000	\$599	\$733	\$807	\$124,000	\$941	\$1,154	\$1,269
\$74,000	\$604	\$740	\$815	\$125,000	\$949	\$1,160	\$1,277
\$75,000	\$614	\$752	\$827	\$126,000	\$954	\$1,169	\$1,287
\$76,000	\$619	\$758	\$834	\$127,000	\$961	\$1,177	\$1,295
\$77,000	\$624	\$765	\$842	\$128,000	\$968	\$1,185	\$1,304
\$78,000	\$634	\$776	\$854	\$129,000	\$974	\$1,193	\$1,312
\$79,000	\$639	\$784	\$862	\$130,000	\$981	\$1,202	\$1,322
\$80,000	\$647	\$793	\$872	\$131,000	\$988	\$1,209	\$1,331
\$81,000	\$654	\$802	\$882	\$132,000	\$994	\$1,217	\$1,339
\$82,000	\$660	\$808	\$890	\$133,000	\$1,001	\$1,225	\$1,349
\$83,000	\$666	\$815	\$897	\$134,000	\$1,007	\$1,234	\$1,358
\$84,000	\$673	\$825	\$907	\$135,000	\$1,013	\$1,242	\$1,366
\$85,000	\$680	\$834	\$918	\$136,000	\$1,020	\$1,250	\$1,374
\$86,000	\$687	\$840	\$924	\$137,000	\$1,028	\$1,257	\$1,384
\$87,000	\$693	\$850	\$935	\$138,000	\$1,033	\$1,265	\$1,392
\$88,000	\$701	\$859	\$945	\$139,000	\$1,040	\$1,274	\$1,401
\$89,000	\$709	\$868	\$955	\$140,000	\$1,047	\$1,282	\$1,411
\$90,000	\$716	\$878	\$965	\$141,000	\$1,053	\$1,291	\$1,419
\$91,000	\$721	\$884	\$973	\$142,000	\$1,059	\$1,298	\$1,428
\$92,000	\$729	\$893	\$982	\$143,000	\$1,066	\$1,306	\$1,436
\$93,000	\$737	\$903	\$993	\$144,000	\$1,073	\$1,313	\$1,446
\$94,000	\$742	\$909	\$1,001	\$145,000	\$1,079	\$1,322	\$1,455
\$95,000	\$752	\$921	\$1,013	\$146,000	\$1,086	\$1,330	\$1,463
\$96,000	\$757	\$926	\$1,020	\$147,000	\$1,092	\$1,338	\$1,473
\$97,000	\$764	\$935	\$1,029	\$148,000	\$1,099	\$1,346	\$1,481
\$98,000	\$770	\$944	\$1,040	\$149,000	\$1,105	\$1,354	\$1,490
\$99,000	\$779	\$953	\$1,049	\$150,000	\$1,113	\$1,363	\$1,499
\$100,000	\$784	\$960	\$1,057				

**ATTENTION: We now have a separate program available for values higher then \$150,000!
 See your underwriter for a quote in our High Value Homeowner Program!!**

HOMEOWNER GOLD OPTIONAL COVERAGES AND PROGRAM INFORMATION

Personal Liability Coverage

Limit of Liability

\$25,000 - Included
 \$50,000 - Add \$1300
 \$100,000 - Add \$28.00
 \$300,000 - Add \$50.00

Medical Payments to Others

\$500 - Included
 \$1,000 - Add \$10.00
 \$2,500 - Add \$30.00
 \$5,000 - Add \$75.00
 \$10,000 - Submit For Quote

Additional Limits – Coverage B – Other Structures

\$7.00 per \$1,000 of Additional Coverage

Additional Limits – Coverage C – Personal Property

\$11.00 per \$1,000 of Additional Coverage

Credits (Max Available 25%)

2 Years Loss Free - 10%
 Safety Devices* - 5%
 Alarm System** - 5%
 Structure Less Than 25 yrs old - 10%

\$5,000 Burglary Limitation Endorsement - 5% (avail. 5/1/04)

*Dead bolt, fire detector/extinguisher **Please provide name of monitoring company in notes section

Deductible Options

Deductible	Apply Factor To Base Premium	Water/Theft/Wind
\$500	Base Deductible	\$500
\$1,000	Contact Statewide	\$1000

Policy Fee

There is a \$20 policy fee added to each new and renewal policy. This is a fully earned charge.

Minimum Premiums

There is a minimum written premium of \$50 and a minimum retained premium of \$50 in the HO-2 program.

Binding Authority

The original completed and signed application and photos must be post marked within 72 hours of the date coverage was bound. Otherwise coverage is bound 12:01 A.M. the day received by the General Agent.