

Arizona

Homeowners

Revised April 25, 2019



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: MIC General
Insurance Corporation*



NatGen
PREMIER

Table of Contents

- Contact Information..... 1
- Eligibility 2
 - Coverages 2
- Applicant Information..... 3
- Loss History 3
- Occupancy..... 4
- Protection Class / Risk Location..... 4
- Risk Specific Characteristics 5
- Additional Exposures 6
- Scheduled Personal Property..... 7
- Excess Liability 7
- Brush Guidelines 8

Contact Information

Quote Assistance

OneChoice 1-888-325-1190

Premier..... 1-877-895-8507

Claims Services

OneChoice — Report a New Claim (Available 24/7) 1-800-468-3466

Premier — Report a New Claim (Available 24/7) 1-844-287-2236

Addresses

Correspondence

National General Insurance
PO Box 3199
Winston Salem, NC 27102-3199

Payments

National General Insurance
PO Box 89431
Cleveland, OH 44101-6431

Overnight Payments

National General Insurance
Attention: Lockbox Operations
800 Superior Ave East
Cleveland, OH 44114

Eligibility

Guidelines are applicable to New and Renewal Business unless otherwise noted.

Coverages

		OneChoice	Premier
Property Limits	Coverage A Limit Coverage C Limit	<ul style="list-style-type: none"> Dwelling (HO3): \$100,000 – \$3,000,000 Contents (HO4 and HO6): \$25,000 – \$1,000,000. Refer any homes over \$1,500,000 or secondary/seasonal homes over \$750,000.	<ul style="list-style-type: none"> Dwelling (HO3): \$750,000 – \$5,000,000 Contents (HO4 and HO6): \$250,000 – \$3,000,000. Refer any homes over \$3,000,000 or secondary/seasonal homes over \$750,000.
	Coverage C Relationship	<ul style="list-style-type: none"> Refer to underwriting if Coverage C greater than Coverage A (HO3 only) Refer to underwriting if Coverage C greater than Coverage A (HO3 only). 	
	Coverage Level	<ul style="list-style-type: none"> If Coverage A (HO3) greater than \$200,000 ineligible for OneChoice Coverage Level. If Coverage A (HO3) greater than \$400,000 ineligible for OneChoice or Security Plus Coverage. 	
Deductibles		<ul style="list-style-type: none"> Minimum: \$500 all peril Minimum \$1,000 all peril for Premier policies. 	
Other Structures	Specific Structure on Premises Rented to Others	No more than 1 location.	
	Other Structures Away from Premises	Underwriting approval is needed if: <ul style="list-style-type: none"> More than 2 locations Limit greater than \$100,000. 	
Earthquake Coverage		Minimum deductible is 5%.	
Insurance-To-Value		Coverage A must be at least 100% of calculated replacement cost.	

Applicant Information

Arson or Fraud	Ineligible.
Occupation	Refer to underwriting if professional athlete, entertainer, journalist, politician, or other high profile profession.
Previous Cancellations	Refer to underwriting if: <ul style="list-style-type: none"> • Prior insurance has been cancelled, declined, or non-renewed in the past five years for reasons other than agency terminations, carrier insolvency, or a carrier decision to eliminate exposures in state • Coverage lapsed in the past year.
Prior Insurance	Ineligible if property was not previously insured. Not applicable to HO4 and HO6.
Background	Ineligible if applicant has had a prior foreclosure, repossession, judgement, lien, or bankruptcy during the past 5 years.
Named Insureds	Named insureds must have insurable interest in the property.

Loss History

Application Requirements	Order 100% property loss history (PLH) reports on all of applicant's residences in the past 3 years and prospective new properties, except newly constructed locations. The PLH must be ordered and reviewed for eligibility prior to binding a policy. Note: If a policy has been in effect less than 60 days it may not be canceled due to the discovery of prior claims after the policy has been bound.
Eligibility (New Business)	Ineligible if : <ul style="list-style-type: none"> • More than 0 water claim in the last 5 years • More than 1 claim (includes weather and non-weather) in the last 5 years • Insurance score is less than 645 and 1 or more paid claims in the last 5 years. Refer to underwriting if : <ul style="list-style-type: none"> • Any liability claims in the last 5 years.
Renewal Business	Refer to underwriting if: <ul style="list-style-type: none"> • Any claim is greater than \$5,000 since the last issuance • Greater than or equal to 2 claims in the last 3 years and at least 1 claim since last issuance • Any liability claims since last issuance.

Occupancy

Number of Families	<ul style="list-style-type: none"> Up to 2 families if owner occupied.
Vacant / Foreclosed / For Sale	Not eligible.
Seasonal & Secondary Dwellings	Primary home must be insured by the company. Proper winterization is required.
Rentals	<p>Ineligible if primary residence is rented. Underwriting approval needed for short term rentals, up to 3 months.</p>
Townhouse / Row house	<ul style="list-style-type: none"> A townhouse written on a HO3 form requires prior approval A row house written on a HO3 or HO6 form requires prior approval Ineligible if the home does not have a firewall that goes through the roof Unacceptable if more than 8 individual family units are within a fire division.

Protection Class / Risk Location

Protection Class 1–9	<p>Acceptable risks:</p> <ul style="list-style-type: none"> Protection Class 1 – 8 Protection Class 9 is an underwriting referral. Policies will be accepted subject to following conditions: <ul style="list-style-type: none"> Property less than 5 miles away from the fire department Adequate water supply via dry hydrant, cistern, or sufficient fire department shuttle. <p>All risks must be accessible year round by plowed road.</p> <p>Ineligible risks:</p> <ul style="list-style-type: none"> Protection Class 10.
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Risk Specific Characteristics

Dwelling Age — Maximum	75 years old.
Historic Home	Homes listed on any historic registries are ineligible.
Proximity to Commercial Properties	Ineligible if located less than 250 feet from a commercial property.
Roof	<p>The following are ineligible:</p> <ul style="list-style-type: none"> • Wood, tar paper, t-locks, rolled plywood boards, stapled roofs, asbestos, and corrugated metal roofs • Roof is older than 20 years, unless slate or tile.
Electrical	<p>Homes with any of the following are ineligible:</p> <ul style="list-style-type: none"> • Dwelling does not have minimum of 100 amps and 220 volt service • Electrical not controlled by circuit breakers • Knob & tube or aluminum wiring present • Presence of Federal Pacific Stab Lok or Zinsco electrical panels.
Plumbing	<p>Homes with any of the following are ineligible:</p> <ul style="list-style-type: none"> • Polybutylene, galvanized, or lead plumbing • Plumbing that is more than 50 years old and has not been updated.
Dwelling Under Construction	<p>Ineligible for New Business.</p> <p>Existing accounts must be reviewed by underwriting for acceptability.</p> <p>If dwelling is under construction or significant renovation all of the following criteria must be met:</p> <ul style="list-style-type: none"> • Completion of the dwelling must occur within a 6-month time period • The dwelling will be owner-occupied • Licensed contractor with a minimum of \$1,000,000 liability coverage (confirmation retained in Agency) • Home must be insured to finished value.
Protective Devices	<p>Central fire alarm or full house sprinkler and central burglar alarms are required if:</p> <ul style="list-style-type: none"> • Primary with Coverage A greater than \$1,500,000 • Secondary/seasonal with Coverage A greater than \$1,000,000 • Protection Class 9 and Coverage A greater than \$750,000. <p>Smoke detectors on all floors are required for all homes.</p>

Additional Exposures

Pets		<p>The following are ineligible:</p> <ul style="list-style-type: none"> • Dogs: Akita, American Bulldog, Chow, Doberman, Mastiff (All), Pit Bull (All), Presa Canario, Rottweiler, Wolf, or any mix of the above breeds • Dogs that have caused prior liability losses or that have bite history and are still owned by an insured • Any wild animals.
Business Activity		Incidental business only and underwriting approval needed.
Home Day Care		Ineligible.
Trampolines		<p>Trampolines are acceptable subject to the following conditions:</p> <ul style="list-style-type: none"> • Surrounded by safety netting • On flat ground.
Swimming Pools		<p>Swimming pools are acceptable subject to the following conditions:</p> <ul style="list-style-type: none"> • Pool is fenced in with a self-locking gate • There are no diving boards greater than 18 inches above the water surface • Above ground pools are equipped with a pull up ladder • Slides are acceptable • Unfenced pools in gated community are acceptable with underwriting approval.
Attractive Nuisances		<p>The following are ineligible:</p> <ul style="list-style-type: none"> • Presence of skateboard or bicycle ramps on premises • Treehouses that are above 12 feet from ground.
Recreational Vehicles		<p>Refer if:</p> <ul style="list-style-type: none"> ▪ Engine size greater than 700 cc. <p>Ineligible if:</p> <ul style="list-style-type: none"> • Used for racing, stunt, speed or demolition activity • Driven by person under 16 years old • Not factory built.
Watercraft Liability Endorsement	Use	Ineligible if used for racing, for charter, for hire, or for commercial purposes.
	Accidents and Minor Violations	Must meet personal automobile guidelines.
	Major Violations	<ul style="list-style-type: none"> • No major vehicle violations in past five years.
	Boat Violations	No boating violations in past five years.
	Boat Type	Ineligible if jet ski, jet boat, houseboat, wave runner, or experimental craft.
	Length/Speed	<ul style="list-style-type: none"> • Length less than or equal to 26 feet • Speed less than or equal to 50 mph.

Additional Exposure Continued

Farming	Ineligible unless incidental or as a hobby. Refer if more than two farm animals.
Timeshares	Ineligible.
Trusts	Acceptable subject to the following conditions: <ul style="list-style-type: none"> • Trustee, grantor or beneficiary resides on residence premises • No commercial exposure.
LLCs	Acceptable to be added as additional insured subject to the following conditions : <ul style="list-style-type: none"> • No commercial exposure and must be set up for estate planning purposes only.
Mortgagees	Underwriting approval is required if more than two mortgages.
Types of Construction	The following risks are ineligible: mobile homes, manufactured homes, underground or earth homes, fiberglass, yurts, balloon constructions, EIFS if built prior to 2000.
Types of Foundation	The following types of foundations are ineligible: pilings, piers, wharves, jetties or open foundations.
Lead Paint	If property built prior to 1978 and a multifamily or rental property, proof of lead remediation may be required.

Scheduled Personal Property

Appraisal / Bill of Sale Requirements	<ul style="list-style-type: none"> • Any Items greater or equal to \$10,000 if Coverage A less than \$500,000 • Any items greater or equal to \$25,000 if Coverage A greater than \$500,000. • Any items greater or equal to \$75,000 if Premier Client • Appraisals must not be more than 3 years old.
All classes except Wine	Underwriting approval is needed if: <ul style="list-style-type: none"> • Any item greater than or equal to \$50,000 • Total schedule greater than or equal to \$100,000.
Wine	Underwriting approval is needed if: <ul style="list-style-type: none"> • Any item greater than or equal to \$1,000 • Total schedule greater than or equal to \$5,000.
All Scheduled Classes	Ineligible if items are used professionally, for trading or display, or not owned or in possession of insured.

Excess Liability

Number of Locations	Underwriting approval is required if extending liability to more than four properties or eight total units.
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Brush Guidelines

Brush	<ul style="list-style-type: none"> • Dwellings located in close proximity to brush are subject to the following guidelines: <ul style="list-style-type: none"> ○ No wood siding or open/exposed eaves ○ Dwellings must be located on a street at least 16 feet wide ○ Woodpiles must be at least 30 feet from all structures ○ Property boundary must be free of construction materials, pine needles, leaves and other flammable debris ○ LPG tanks (butane and propane) must be at least 30 feet from any structure and 10 feet of clearance must be maintained from brush or other flammable debris.
Fireline	<ul style="list-style-type: none"> ▪ Unacceptable if dwelling has a Fireline score of 4 or greater.