Pricing for The Hartford Homeowner Plan is based on combinations of multiple factors.

Please refer to the following eligibility criteria and requirements and see how The Hartford's Homeowners plan delivers greater value to our agency partners

Ineligible Risks

- More than 1 loss within the last 3 years - All liability losses are referred to underwriting prior to binding.
- No Fire losses allowed within past 3 years if dwelling located in Protection Class 8 or higher.
  
  Note: Losses that do not have a substantial relationship to an insured/applicant’s loss exposure should not be considered for eligibility. Examples include, but are not limited to: a burglary claim, if the insured has since installed a central burglar alarm, or a liability loss due to a "trip and fall" incident, if the damage or hazard that caused the loss has been repaired.
- Greater than 2-family home.
- Central Fire alarm required for any risk located in Protection Class 9 or 10.
- Properties with unfenced in-ground pools or any trampoline without proper precautions such as safety netting and adult supervision.
  
  Exception: Unfenced in-ground pools are acceptable if the property is located within a fenced, gated community.
- Properties that are vacant, unoccupied or under construction (when completion date exceeds 120 days).
- Dwellings with knob and tube or aluminum wiring.
- Dwellings of unique construction, including but not limited to: Mobile/Manufactured homes, Underground homes, Full Log Homes, or those built on pilings, stilts, or piers.
- Dwellings Exposed to an announced Brush, Range or Forest fire, or within the susceptible path of an existing fire or locations that are exposed to brush or forest fire, wave wash, cave-in, sinkhole or landslide loss exposures.
- Residences that provide home day care are eligible, but the day care exposure is excluded.
- Pets/Animals - Including but not limited to Presa Canario, Pit Bull (Staffordshire Terrier) and Rottweiler dog breeds (or any mix including these breeds), are unacceptable; or any dog with previous bite history, aggressiveness, or which are unrestrained are unacceptable.
- Unacceptable Woodstove questionnaire; Completed questionnaire is required for all wood, coal & pellet stoves.

Routine inspections of dwellings may occur based on prescribed company practices to validate eligibility and replacement value.

The Hartford reserves the right to evaluate each application’s exposure to loss on its own merit. As a result there will be occasions where a risk marginally meeting these criteria will be judged unacceptable for the coverages or rates requested due to the combination of overall risk factors.
The Hartford Homeowners
Underwriting Eligibility Criteria

California
Effective 4/12/2014

Trumbull Insurance Company
Sentinel Insurance Company, Ltd.

Risks that require Underwriter Approval prior to Binding

- High Valued Primary and Secondary Homes - $1,500,000 & over. Central Station Fire & Burglar Alarm are required.
- Inland Marine schedules greater than $200,000

Coverage Requirements

- **Deductible**: Minimum $250 all peril deductible applies to all new business.
- **Coverage A**: Primary and Secondary home - No maximum limit, subject to binding authority limits.
- **Insurance to Value**: 100% Insurance to Value is required. A completed Costimator is required for all dwelling submissions.
- **Condos & Renters** Coverage C: Minimum $15,000 and maximum $500,000.
- **Secondary or Seasonal** residence - All other underwriting criteria must be met. Applicant’s primary residence must be in force with The Hartford at the time of application.

Dwelling Requirements

- All **dwellings**, **detached structures**, and **grounds** must be well maintained and free of any un repaired damage that may increase the likelihood for future loss.
- **Roof coverings** must be well maintained and in good condition. Roofs over 20 years old require ACV endorsement. (ACV requirement does not apply to ‘lifetime’ type roofs (i.e. tile, slate).
- **Flat roofs** are acceptable if the roof is no older than 20 years and there are no prior water losses to the roof.
- **Wood roofs** within designated wildfire areas are ineligible.
- **Older homes**: Complete the ACORD updating section for each system. All systems must be well maintained and in good condition.
  - **Electrical**: (50+ years) Minimum 100-amp service. Complete updating required and combination of fuses and circuit breakers not permitted. Knob and tube or aluminum wiring is not allowed.
  - **Plumbing**: (50+ years) No leaks, full copper or PVC preferred. Partial updating permitted.
  - **Heating**: Must be centrally controlled by thermostat. Oil fired furnaces must be serviced annually (50+ years) Complete updating required within past 50 years.
  - (29-49 years) Partial updating (new burner/circulator) is required.
Common Endorsement Requirements

- **Replacement Cost Dwelling** coverage is available on homes 50+ years provided the dwelling complies with all the updating parameters outlined in the Older Home and Dwelling Underwriting section of these guidelines. 100% ITV is required.

- **In Home Businesses on premises** are eligible, however, eligible businesses for Form HO-42 are limited to incidental office-type exposures and those with no employees or customer access. Home day care exposures are unacceptable.

- **HO-6 Unit-Owners Rental to Others**: Requires the primary residence to be insured with The Hartford at the time of application.

Underwriting Requirements

- **Effective Date of Coverage**: Applications must be uploaded no more than 3 days after the effective date of coverage.

- **Property CLUE Reports are required for all applicants.** Property CLUE Reports are ordered automatically immediately prior to policy issuance.

- **All applications** for coverage must be submitted using QTI, The Hartford’s online quote and issue system.
CATASTROPHE MANAGEMENT

Earthquake & Wild Fire Exposures: Using hazard rating information, all risks will be evaluated for their exposure to Earthquake and Wild Fires, including Slope and Accessibility. Locations identified as high exposure based on this information will not be written.

Wood roofs are not allowed within designated wildfire areas.

Binding Authority - Wild Fire:
The binding authority of all Hartford agents for property coverage is automatically suspended whenever a wild fire occurs. Do not bind, issue or request property coverage for any applicants when:

- Dwellings Exposed to an announced Brush, Range or Forest fire, or within the susceptible path of an existing fire.

Binding Authority Following an Earthquake: The binding authority of all Hartford agents for earthquake coverage is automatically suspended whenever an earthquake meeting the conditions below occurs. Do not bind, issue or request earthquake coverage for any applicant:

<table>
<thead>
<tr>
<th>For below # of days following earthquake:</th>
<th>If Richter Magnitude is:</th>
<th>Any risk within below miles of epicenter:</th>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>5.5-6.4</td>
<td>75</td>
</tr>
<tr>
<td>60</td>
<td>6.5+</td>
<td>125</td>
</tr>
</tbody>
</table>

- Earthquake Deductible – 15% Deductible for Earthquake coverage for all new business.
The Hartford’s California Earthquake Coverage

For the Homeowners and Dwelling Fire lines of business The Hartford provides earthquake coverage in California via a separate contract. The earthquake contract is available only to persons purchasing their Homeowners or dwelling fire coverage with Hartford.

The Hartford’s Limited Earthquake Policy:
The earthquake coverage provided by Hartford through our agents is similar to the coverage provided by the California Earthquake Authority. It is designed to protect the policyholder from extraordinary catastrophic loss to their main dwelling structure.

Coverage X: Covers the dwelling only. Unlike the Homeowners policy, the following are not covered:
Detached structures, land or the diminution of land value, awnings or other patio coverings, swimming pools, spas, landscaping, trees, shrubs and other plants, fences and walls that are not part of the dwelling, walkways, and patios. Replacement of masonry chimneys will be provided with a non-masonry earthquake resistant chimney subject to the loss settlement condition. Decorative and artistic features will not be replaced if other materials would cost less. A deductible equal to 15% of the dwelling coverage amount applies to losses under Coverage X for dwellings and condominiums.

Coverage Y: The Limited Earthquake Policy is written with a maximum coverage for Personal Property of $5,000. For Homeowners policies (HO-2, HO-3, H-5A and HO-6), before personal property coverage is afforded the loss to Coverage X (dwelling) must exceed the amount of the Coverage X deductible. For Tenants policies (HO-4), before personal property coverage is afforded the loss to Coverage Y (personal property) must exceed the amount of the Coverage Y deductible and there must be damage to the structure where the personal property is located. For tenants policies the 15% deductible applies to Coverage Y.

Coverage Z: The Limited Earthquake Policy provides a maximum of $1,500 coverage for loss of use. If the dwelling qualifies per the conditions outlined in the policy, the Limited Earthquake Policy also provides that up to $10,000 of the Dwelling amount may be used for the cost of rebuilding to meet new or upgraded building codes.

New Business; Earthquake Coverage Offer:
As required by California law each applicant must elect to purchase, or to decline coverage for earthquake at the time of the initial application for Homeowners coverage. Please use The Hartford’s earthquake offer form CPF-189 and attach it to the ACORD Homeowners application.

Renewals; Earthquake Coverage Offer:
Every 2nd annual renewal we will automatically re-offer Earthquake coverage to all Homeowner policyholders who don’t carry the coverage. Any insured desiring to add Earthquake coverage to their Homeowners coverage must respond prior to the effective date of the renewal. Failure to respond prior to the renewal forfeits their opportunity to purchase the Earthquake coverage from Hartford until their next re-offer.
Scheduled Personal Property

- Eligible classes: Jewelry, Silverware, Fine Arts, Golf Equipment, Stamp collections, Musical instruments, Cameras, Furs, Coin Collections.
- Note the request on the Homeowner’s Application & attach ACORD Inland Marine application.
- Current appraisals (less than 5 years old) are required for any item $10,000 or more.
  - Appraisals by certified, independent appraisers are preferred to appraisals by dealers or galleries.
  - Bills of sale may be used to confirm appraised value of newly purchased items, or submitted in place of appraisals for items of lesser value.
- Scheduled items with commercial or professional use are not acceptable.
- Items used in exhibits or trade shows are not acceptable.
- No prior theft losses or scheduled personal property losses are permitted in the past 5 years.
- Central station alarm system may be required depending upon the scheduled amount.
- Inland Marine schedules greater than $200,000 must be discussed with your underwriter prior to binding coverage.

Refer to company prior to submission: Jewelry & Fine Arts risks with total amount of insurance for the class exceeds $75,000 or where the amount of insurance on any single limit item exceeds $50,000. All other classes: risks where total amount of insurance exceeds $25,000 or where the amount of insurance for any single item exceeds $15,000.

Watercraft

Please refer to the Watercraft Underwriting Guidelines on EBC.
Policy Term and Payment Plans
The Hartford’s Homeowners Plan offers a 12-month policy term, and a variety of payment plans. Available payments options, including service fees, recommended down payment amounts, and payment schedules can be viewed on Quote-to-Issue (QTI) during the issuance process. You’ll find additional billing services information under the Let’s Do Business tab in EBC.

Information Reports and Privacy Policy
It is The Hartford’s policy to require that agents notify applicants that consumer reports will be ordered. Further, any applicant who has any unreported prior losses uncovered by the CLUE Report must be advised that their premium will not reflect the lowest rate as a result of this information. Please refer to the “Notice of Ordering Consumer Report Procedures” and the “Notice of Ordering Consumer Reports” for Privacy Act states, both of which are available on the Electronic Business Center (EBC).

Applicants have a right to obtain copies of any reports used in the evaluation of their applications. For a copy of reports used in The Hartford’s Homeowner Plan, please refer applicants to the appropriate company noted below:

For CLUE: ChoicePoint Consumer Disclosure, P.O. Box 105108, Atlanta, GA 30348, or call toll free, at 1- 800-456-6004 (office located at 2885 Breckinridge Blvd., Suite # 200, Duluth, GA 30096)

The Hartford is committed to the privacy of our customers. You may distribute our Privacy Policy to any applicant or customer, and you will find a copy of that Privacy Policy on the EBC Home Page.