California

Homeowners Product Guide (Form 30 Only)



General Insurance Company of America

Safeco Insurance™
A Liberty Mutual Company

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What's New

Effective Date of New and Revised Material

11/16/19 New business • 11/16/19 Renewal business

Updates

Service Line Coverage has been added. 22

Companies and Copyrights

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Eligibility and Rules

Eligibility

Only those coverages provided for in these rules may be endorsed onto a policy. A homeowners policy may be issued subject to the following eligibility rules:

A. To the owner-occupant of a dwelling used exclusively for private residential purposes that contains not more than four units.

B. When a two, three, or four unit dwelling is occupied by joint owners, each occupying a separate unit, a homeowners policy providing building coverage may be issued to only one of the joint owner-occupants of the dwelling. The policy may be endorsed to cover the interest of the other joint owner(s) in the building and to cover premises liability.

C. The dwelling and premises must be well maintained.

D. A policy will not be issued on dwellings that are vacant, unoccupied or under construction.

E. A policy will not be issued on property situated on premises used for farming purposes unless farming conducted thereon is incidental to the occupancy of the premises as a dwelling and farming is not the occupation of the insured.

F. Certain business occupancies are permitted provided the premises is occupied principally for private residential purposes and the business is incidental to the occupancy of the premises as a dwelling.

G. Manufactured Homes subject to the following requirements:

- 10 years old or newer
- Asphalt shingle roof
- Set on permanent foundation
- No free-standing stoves, space heaters or wood furnaces
- Current photo on file at agency

Special Notes:

- All prior losses in the last five years are subject to underwriting review. Applicants with more than one prior loss are generally not eligible.
- A signature and/or a photograph may be required to issue a policy.

Levels of Coverage

A customer may purchase only one level of coverage. Changing to a different level of coverage can be requested and processed at anytime during a policy period.

Three levels of coverage are available. They are:

Safeco Essential™

Safeco Essential provides coverage for the customer who wishes to select a policy that provides the coverages necessary to protect their basic homeowners insurance needs.

Features of this level of coverage include:

- $500 in coverage for internal coverages typically limited in a homeowners policy. Internal limits include Special Limits of Liability Coverage C - Personal Property not otherwise described below, Property Damage to Others, Credit Card, Forgery Coverage and Loss Assessment.
- $500 limit in coverage for certain motorized vehicles exposures.
- $250 in coverage for money.
- $500 in coverage for tapes, records, etc.
- $3,000 in coverage for watercraft, including their trailers and furnishings.
- $3,000 in coverage for trailers not used with watercraft.
- $3,000 in coverage for business property located on premises. This limit also includes a sub-limit of $1,000 for business property located off premises.
- $5,000 in coverage for rugs and tapestries, not including wall to wall carpet.
- $5,000 in coverage for land stabilization.

- Criminal conviction reward of $2,500/$5,000.
- Arson reward of $25,000.
- The per day limit of lost wages is $200.

Safeco New Quality-Plus™

Safeco New Quality-Plus includes all of the benefits provided at the Safeco Essential level. In addition, coverage is broadened as follows:

- Internal coverages limit is increased to $3,000 for those coverages limited to $500 in the Safeco Essential policy.
- Coverage for certain motorized vehicles exposures are increased to $3,000.
- Golf carts are added and limited to $7,500. Coverage is expanded to include collision for golf carts.
- Under Debris Removal, the aggregate limit for trees is increased to $1,000. The per tree limit remains at $500.
- Additional coverage is added for the re-keying of locks for all exterior doors following a covered theft loss.
- The per day limit of lost wages is $250.

Safeco Optimum™

Safeco Optimum includes all of the benefits provided at the Safeco Essential and Safeco New Quality-Plus levels. In addition, coverage is broadened as follows:

- Internal coverages limit is increased to $5,000 for those coverages limited to $500 in the Safeco Essential policy.
- Coverage for money is increased to $1,000.
- Coverage for rugs and tapestries is increased to $10,000.
- Coverage for land stabilization is increased to $10,000.
- Coverage for certain motorized vehicles exposures are increased to $5,000.
- Debris removal not only includes the increased coverage for trees, but also removes the restriction that requires a fallen tree to damage covered property.

- Locks coverage is expanded to include keys that are lost as well as stolen. Also included is the cost to replace and reprogram garage door transmitters.
- $500 in coverage is included for refrigerated products lost or damaged due to a covered loss.
- Kidnap/Ransom Negotiation Expenses is included with a limit of $50,000.
- Pair or Set clause is expanded to provide reimbursement for entire set when one is damaged.
- The per day limit of lost wages is $500.

Optional Coverages

Once a customer chooses the level of coverage for their policy, Safeco also offers a full line of optional coverages.

Note: Please refer to the Form 30 policy and optional coverage forms for detailed coverage information.

Basic Coverage Limits

Section I – Property Coverages

Coverage A – Dwelling

Coverage A limits should reflect an amount that will allow the customer to rebuild their existing dwelling. The Coverage A amount is displayed on the declarations page.

Coverage B – Other Structures

Coverage B	
Form 30	10% of Cov. A

For additional or lower amounts of Coverage B, refer to the Increased Limits or Decreased Limits section.

Coverage C – Personal Property

Coverage C	
Form 30	50% of Cov. A

For additional or lower amounts of Coverage C, refer to the Increased Limits or Decreased Limits section.

Coverage D – Loss of Use

For all forms, loss of use coverage is included for the shortest time to repair or replace the damage. This time period may not exceed 24 months.

Coverage D	
Form 30	20% of Cov. A

Section II – Liability Coverages

Coverage E – Personal Liability

Coverage E (each occurrence)	
Form 30	$100,000

For higher limits of Coverage E, refer to the Increased Limits section.

Coverage F – Medical Payments to Others

Coverage F (each person)	
Form 30	$1,000

For higher limits of Coverage F, refer to the Increased Limits section.

Basic Premium Definition

Basic premium is defined as the premium charged for the coverages outlined in the description of coverage and basic coverage limits sections for each form, after applying the appropriate deductible credit or debit. It does not include credits or debits for Increased Limits or Decreased Limits (except for changes to Cov. B and Cov. C limits), Optional Coverages or Discounts.

Description of Coverage

The following is a general description of the coverage provided.

Section I – Property Coverages

Form 30 covers the dwelling (Coverage A) and other structures (Coverage B) against risk of physical loss (with certain exceptions). Personal property (Coverage C) is covered on a named perils basis. Loss of use (Coverage D) is provided when loss from a covered peril is sustained.

Section II – Liability Coverages

Coverages include personal liability (Coverage E) and medical payments to others (Coverage F).

Additional Coverages

Building Ordinance or Law Coverage – Section I coverage only

This is included at 10 percent of Coverage A and may not be eliminated.

For higher limits of Building Ordinance or Law, refer to the Increased Limits section.

Loss Assessment Coverage – Section I and II coverage

This is included in Form 30 based on the selected policy level

Policy Level	Loss Assessment
Essential	$500
New Quality-Plus	$3,000
Optimum	$5,000

For higher limits of Loss Assessment, refer to the Increased Limits section.

Volunteer America Coverage – Section I and II coverage

Coverage is extended to provide additional Coverage C and Section II coverages for customers employed in volunteer activities.

Policy Period

The policy period will be one year.

Changes on Policies

Coverages and limits (above the minimum) may be increased or decreased, added or deleted, during the term of the policy by selecting Policy Change on Safeco Now® and submitting a change request to us. Additional or return premium will be computed on a pro rata basis.

Cancellation of Insurance

It is not permissible to cancel any of the mandatory coverages unless the entire policy is canceled. For Form 30, Coverages A, B, C, D, E and F are mandatory.

If the policy is canceled at the request of either the company or the insured, the return premium shall be 100 percent of the pro rata unearned premium.

Agent File Documentation

- Agents should maintain relevant file documentation for ten (10) years after policy expiration.

- This includes, but is not limited to signed applications, photographs and statutorily required forms, such as waivers, coverage declinations, or exclusions.
- The records can be scanned or imaged and stored electronically.

Premium Revisions

Premium revisions will be made in accordance with the following procedures:

- The effective date of such revisions will be as announced by the company
- Changes made under the following provisions may be made effective only on the inception or renewal date of the policy:

New Business
If the premium is decreased, a policy issued prior to the effective date of the premium change with an inception date on or after the effective date of the change may be endorsed to the new premium.

Renewal Business
If the premium is decreased, a policy on which an extension certificate has been issued prior to the effective date of the premium change with a renewal date on or after the effective date of the change may be endorsed to the new premium.

Secondary Dwellings

If your customer owns another dwelling in addition to their primary residence, it is eligible for homeowners coverage but must be insured on a separate policy. Policies should be identified as such.

Temporary Binder

Temporary binder forms may not be used for binding homeowners insurance. New customers may be bound only by using an application form.

Construction Definitions

Masonry – A dwelling with walls of masonry or masonry veneered construction.

Frame – A dwelling with walls of frame, or metal-sheathed or stuccoed frame construction, or with walls

of metal or metal lath and plaster on combustible supports.

Mixed – A dwelling will be classed as frame construction when the wall area of frame construction (including gables) exceeds 33.33 percent of the total wall area.

Deductibles

Coverage A (Dwelling) Deductibles

The following deductibles are available:

All Perils Deductibles:

$500, $750, $1,000, $1,500, $2,000, $2,500, $5,000, $7,500, $10,000

Increased Limits

Section I – Property Coverages

Coverage B and Coverage C

Increased limits for Coverage B and Coverage C may be selected.

Section II – Liability Coverages

(Effective NB: 12/09/16 RB: 12/09/16)

Coverage E – Personal Liability

For an additional premium, increased limits for personal liability (Coverage E) of $300,000, $500,000 or $1,000,000 may be selected.

Liability coverage may be provided for secondary dwellings owned and occupied by the named insured, but not insured with us.

Occupant Status = Primary			
Liability (Cov E)			
Limit	Number of Families		
	1 or 2	3	Other
$100,000	Base	$54	$81
$300,000	$37	$74	$111
$500,000	$60	$120	$180
$1,000,000	$75	$150	$225

Occupant Status = Secondary			
Liability (Cov E)			
Limit	Number of Families		
	1 or 2	3	Other
$100,000	Base	$54	$81
$300,000	$37	$74	$111
$500,000	$60	$120	$180
$1,000,000	$75	$150	$225

Coverage F – Medical Payments to Others

For an additional premium, increased limits of liability may be provided for medical payments to others (Coverage F) at the following aggregate limits:

Limits	Premiums
$1,000	Base
$2,000	$7
$3,000	$12
$4,000	$15
$5,000	$18
$10,000	$20

Additional Policy Coverages

Increased Building Ordinance or Law Coverage

For an additional premium, the basic limit of 10 percent for building ordinance or law coverage can be increased to an aggregate of 20 or 50 percent.

Calculate the premium by multiplying the Basic premium by the following factor.

Aggregate Limit	Factor	Minimum
10% of Coverage A	Base	N/A
20% of Coverage A	.03	$5
50% of Coverage A	.08	$15

Loss Assessment Coverage

For an additional premium, increased limits may be purchased for loss assessment at the following aggregate limits:

Limits	Policy Level		
	Essential	New Quality-Plus	Optimum
$500	Base	N/A	N/A
$1,000	$5	N/A	N/A
$3,000	$7	Base	N/A
$5,000	$9	$2	Base
$10,000	$12	$5	$3
$15,000	$14	$7	$5
$50,000	$19	$12	$10

Decreased Limits

Section I – Property Coverages

Decreased limits for Coverage B and Coverage C may be provided.

Coverage B – Other Structures

Coverage B may be reduced below the Basic Coverage Limit (as displayed in the Eligibility and Rules section), or eliminated entirely.

Coverage C – Personal Property

Primary Dwellings

Customers with three-unit or four-unit dwellings may reduce their Coverage C limits to a level lower than the Basic Coverage Limit (as displayed in the Eligibility and Rules section), subject to a minimum of 20 percent.

Customers with one-unit or two-unit dwellings have a Basic Coverage Limit (as displayed in the Eligibility and Rules section) for Coverage C which may not be reduced further.

Secondary Dwellings

Customers with secondary dwellings may reduce their Coverage C limits to a level lower than the Basic Coverage Limit (as displayed in the Eligibility and Rules section), subject to a minimum of 20 percent.

Optional Coverages

Additional Interests

Section I – Property Coverage

For no additional premium, Section I – Property Coverage may be extended to additional interests other than the named insured.

Section II – Liability Coverage

(Effective NB: 12/09/16 RB: 12/09/16)

For an additional premium, Section II – Liability Coverage may be extended to additional interests other than the named insured. Interest types eligible for this extension of coverage include: LLC, Trust, Estate, etc. The limit of liability must be the same as the personal liability (Coverage E) limit.

Section II – Liability Coverage	
Limit of Liability	**Premium**
$100, 000	$1
$300, 000	$2
$500, 000	$3
$1,000,000	$4

Note: Interests that apply to both Section I – Property Coverages and Section II – Liability Coverages will be charged in accordance with the chart above.

Equipment Breakdown Coverage

Coverage may be provided for accidental direct physical loss to your covered property located on the residence premises caused by equipment breakdown, up to a limit of $50,000; and subject to a $500 deductible.

Rate per Policy
$24

Escape of Water from a Sump, Sump Pump or Drain on the Residence Premises (Building and Specified Contents)

Coverage may be provided for a loss caused by water which backs up through, or overflows from, a sewer, drain, sump, sump pump, or any system on the residence premises designated to remove subsurface water from the foundation area. This coverage does not

apply if the loss is flood induced. The maximum amount of coverage available is $10,000.

This coverage is for the Building and the following specified items:

- Clothes washers and dryers
- Refrigeration units, not including contents
- Cooking ovens and ranges
- Dishwashers
- Build-ins such as furnace, carpet, A/C, etc.

Limit	Premium
$5,000	$35
$10,000	$62

Escape of Water from a Sump, Sump Pump or Drain on The Residence Premises (Building and Contents)

Coverage may be provided for a loss caused by water which backs up through, or overflows from, a sewer, drain, sump, sump pump, or any system on the residence premises designated to remove subsurface water from the foundation area. This coverage does not apply if the loss is flood induced. The selected coverage limit applies to any property covered under Section 1 of the policy. The maximum amount of coverage available is $10,000.

Limit	Premium
$5,000	$39
$10,000	$70

Extended Dwelling Coverage

Extended Dwelling Coverage provides up to an additional 25 percent or 50 percent of the dwelling coverage amount should repair or replacement exceed the original dwelling coverage amount displayed on the declarations page.

A full inspection may be required based on the type of construction and the replacement value of the home.

Additional Cov A Percent	Factor
25%	.03
50%	.05

Extended Dwelling Coverage premium will be calculated and displayed as a single item on the declarations page and is a separate amount of insurance.

Home Business Package

(Effective NB: 12/09/16 RB: 12/09/16)

The Safeco Home Business Package bundles coverages for the home-based business customer. This includes coverage for business personal property and business merchandise. In addition, coverage is also extended to other structures on the residence premises used for a home-based business. Last, on-premises liability coverage is also provided at the limit of liability for the residence premises. The limit of liability must be the same as the personal liability (Coverage E) limit.

This option may be purchased for the following limits of business property:

	Business Property Limit					
Liability Limit	$1,000	$5,000	$10,000	$15,000	$20,000	$25,000
$100,000	$21	$26	$32	$38	$44	$50
$300,000	$25	$30	$36	$42	$48	$54
$500,000	$29	$34	$40	$46	$52	$58
$1,000,000	$41	$46	$52	$58	$64	$70

Home Day Care Services Coverage

(Effective NB: 12/09/16 RB: 12/09/16)

Liability coverage may be provided for home day care services at the residence premises for up to six persons. Home Day Care does not include care for medical purposes.

The limit of liability must be the same as the personal liability (Coverage E) limit.

Limit of Liability	Premium
$100,000	$100
$300,000	$133
$500,000	$149
$1,000,000	$171

Identity Recovery Coverage

Coverage may be provided for expenses related to identity recovery, subject to an annual aggregate limit of $25,000 per customer. Lost wages and expenses for child or elder care are covered, subject to a sub-limit of $250 per day, $5,000 total. Help-line assistance and case management services are provided at no additional charge for customers with this endorsement.

Rate per Policy
$12

Incidental Farm Coverage

(Effective NB: 12/09/16 RB: 12/09/16)

The policy may be extended to provide coverage for certain exposures presented by eligible incidental or "hobby" farming.

Additional coverage offered by this option includes:

Section I – Property Coverages

– Coverage B is extended to include other structures used for farming

– $10,000 coverage is provided for farm personal property

– $1,000 animal collision coverage is provided ($5,000 aggregate)

Section II – Liability Coverages

– Liability coverage is extended to incidental farming

– Medical payments coverage is extended to farm employees injured in the course of their employment

– Chemical Drift coverage with a limit of $25,000 is provided

Additional farm personal property may be scheduled. See Valuable Articles–Itemized–Farm Personal Property.

Eligibility

A risk that is otherwise eligible for a homeowners policy and that has farming operations incidental to a typical residential situation is eligible for this option. Photographs of all structures on the premises are required.

Submit on a non-bound basis:

- Risks with more than 10 acres
- Risks with more than three horses
- Risks with employees or seasonal help

The following exposures are ineligible:

- Breeding, boarding, or training of non-owned horses
- Providing grazing land for non-owned horses
- Horse shows on premises
- Horses (owned or non-owned) used for racing, rental or riding lessons

Liability	Premium
$100,000	$40
$300,000	$91
$500,000	$124
$1,000,000	$180

Landlord's Furnishings

Coverage may be extended to provide $5,000 personal property coverage for certain landlord's furnishings, on a named peril basis, located on the residence premises and rented to others.

Rate per policy
$20

Outboard Motor Liability – 50 hp and Over

(Effective NB: 12/09/16 RB: 12/09/16)

Coverage may be provided for an outboard motor or combination of outboard motors of 50 or more total horsepower by indicating, on the application or endorsement, the number and power of such motors, the length of hull they are mounted on and the ages of all operators of these hulls.

Limit of Liability	Premium
$100,000	$65
$300,000	$79
$500,000	$96

Availability of this option is subject to our watercraft underwriting guidelines. This option is not available to motors mounted to hulls insured for physical damage on a separate watercraft insurance policy.

Personal Offense Coverage

(Effective NB: 12/09/16 RB: 12/09/16)

Liability coverage may be provided for injury arising out of personal offenses such as false arrest, detention, imprisonment or malicious prosecution; libel, slander or defamation of character; or invasion of privacy, wrongful eviction or wrongful entry.

The limit of liability must be the same as the personal liability limit.

Limit of Liability	Premium
$100,000	$4
$300,000	$8
$500,000	$11
$1,000,000	$16

Personal Property Replacement Cost

Personal Property (Coverage C) is extended on a replacement cost basis to most items of personal property.

Factor
1.04

Refrigerated Products Coverage

This coverage is optional for Essential™ and New Quality-Plus™ coverage levels only.

Coverage may be provided for loss to covered property stored in freezers/refrigerators up to $500, subject to a $100 deductible.

Rate per policy
$12

Service Line Coverage

Coverage may be provided for physical loss or damage to covered service lines on the residence premises that is the direct result of a service line failure, up to a limit of $12,000; and subject to a $500 deductible.

Covered losses include, but are not limited to, wear and tear, rust and corrosion, mechanical breakdown, freezing or frost heave, and tree or other root invasion. Coverage is limited to that part of the service line running from the point of connection to the main service or utility line up to the dwelling. This endorsement also includes repair or replacement with materials that are better for the environment, excavation costs, expediting expense, and coverage for outdoor property.

Some examples of the types of service lines covered are:

- communications
- compressed air
- drainage
- electrical power
- heating
- waste disposal
- water

Rate per policy
$30

Short Term Vacancy Coverage

Coverage may be extended to provide short term vacancy coverage to the dwelling; up to 120 consecutive days.

Calculate the short term vacancy premium by multiplying the Coverage A Basic Premium by 6 percent.

Special Personal Property Coverage

Coverage C may be extended to include additional risks of physical loss (with certain exceptions).

Calculate the Special Personal Property premium by applying 8 percent to the Coverage A Basic Premium. The minimum premium is $25.

Theft of Building Materials

Coverage may be provided for theft of building materials or supplies due to remodeling, re-construction, renovation or repair.

Limit	Premium
$5,000	$30
$10,000	$34
$15,000	$37
$20,000	$40
$25,000	$43
$50,000	$57
$75,000	$69
$100,000	$82

Valuable Articles Coverage

There are two options for insuring valuable articles:

Grouped (Unscheduled) Coverage

Grouped (or Unscheduled) Coverage provides protection for pieces without the need to specifically schedule each individual item. Group coverage is subject to a $500 deductible per occurrence and a maximum per item limit of $5,000. Covered losses are settled on a replacement cost basis. Five classes of property are eligible.

Fine Arts

"Fine Arts" includes paintings, rugs, tapestry, wall hangings, statuary, sculpture, ceramics, porcelain, china, glass, crystal, objects made from marble or similar items of a collectible nature. For purposes of this coverage, ***fine arts*** does not include silverware, goldware or pewterware.

Limit		Premium	
Per Item	Aggregate	with breakage	without breakage
$5,000	$5,000	$16	$8
$5,000	$10,000	$27	$14
$5,000	$15,000	$36	$18
$5,000	$20,000	$44	$22
$5,000	$25,000	$51	$26
$5,000	$30,000	$59	$29
$5,000	$35,000	$66	$33
$5,000	$40,000	$75	$37
$5,000	$45,000	$80	$40
$5,000	$50,000	$86	$43

Cameras

Limit		
Per Item	Aggregate	Premium
$5,000	$5,000	$53
$5,000	$10,000	$91
$5,000	$15,000	$120
$5,000	$20,000	$147
$5,000	$25,000	$171
$5,000	$30,000	$196
$5,000	$35,000	$219
$5,000	$40,000	$249
$5,000	$45,000	$268
$5,000	$50,000	$287

Furs

Limit		
Per Item	Aggregate	Premium
$5,000	$5,000	$21
$5,000	$10,000	$36
$5,000	$15,000	$48
$5,000	$20,000	$59
$5,000	$25,000	$68
$5,000	$30,000	$78
$5,000	$35,000	$88
$5,000	$40,000	$100
$5,000	$45,000	$107
$5,000	$50,000	$115

Jewelry

Limit		
Per Item	Aggregate	Premium
$5,000	$5,000	$48
$5,000	$10,000	$82
$5,000	$15,000	$108
$5,000	$20,000	$132
$5,000	$25,000	$154
$5,000	$30,000	$176
$5,000	$35,000	$197
$5,000	$40,000	$224
$5,000	$45,000	$241
$5,000	$50,000	$258

Silverware

Limit		
Per Item	**Aggregate**	**Premium**
$5,000	$5,000	$19
$5,000	$10,000	$32
$5,000	$15,000	$42
$5,000	$20,000	$51
$5,000	$25,000	$60
$5,000	$30,000	$68
$5,000	$35,000	$77
$5,000	$40,000	$87
$5,000	$45,000	$94
$5,000	$50,000	$100

Itemized (Scheduled) Coverage

Itemized (Scheduled) Coverage provides protection for pieces specifically scheduled and described in the policy. There is no deductible and the item is insured for its agreed value. *Fine Arts* and *Jewelry* coverage losses are settled on an agreed value basis.

The following classes of personal property, owned by the policy holder, may be scheduled. Give complete descriptions on a scheduled personal property endorsement.

Fine Arts

"Fine Arts" includes paintings, rugs, tapestry, wall hangings, statuary, sculpture, ceramics, porcelain, china, glass, crystal, objects made from marble or similar items of a collectible nature. For purposes of this coverage, ***fine arts*** does not include silverware, goldware or pewterware.

Rate per $100
$0.15

Fine Arts with Breakage Coverage

For an additional premium, loss caused by breakage of fine art is covered.

Rate per $100
$0.15

Cellular Phones and Other Mobile Communication Equipment

Rate per $100
$3.50

Cameras, Guns, Stamp and Coin Collections, Comics and Trading Cards

Rate per $100
$1.00

Furs, Musical Instruments and Property Not Otherwise Classified (Including Electronic Systems)

County	Rate per $100
Los Angeles	$1.25
Remainder	.70

Computer and Media Equipment

Rate per $100
$0.75

Silverware

Rate per $100
$0.35

Valued Jewelry

Losses will be settled on the basis of the amount shown on the Valuable Article Schedule.

County	Rate per $100
Los Angeles	$2.00
Remainder	1.25

In-vault Jewelry

Jewelry items that are described in the policy as “in-vault” must be kept in a bank vault. There is no coverage for these items while they are out of the vault, unless we agree in advance to cover them. Use the rates displayed below to determine the applicable premium.

Rates per $100
$0.20

Farm Personal Property

Available only with Incidental Farming Coverage. A $250 deductible applies.

Rate per $100
$0.67

Workers' Compensation

Coverage is provided for occasional private residence employees on all policies. It is included automatically in all of our policies at a rate of $12 per policy.

If the insured employs inservants/outservants, coverage must be endorsed on the policy. An inservant (such as a housekeeper) works mostly inside the residence, while an outservant (such as a groundskeeper) works mostly outside the residence. Rates for these coverages are:

Private Residence Employees – Rate per Employee	
Inservant (20+ hours per week)	Outservant (10+ hours per week)
$262	$210

Discounts and Surcharges

We offer several credits in the homeowners program which are calculated on the basic premium (except for the account credit and umbrella credit which applies to the total premium for the policy). Please refer to the definition of Basic Premium in the eligibility and rules section.

Umbrella Discount

If the insured has a personal lines umbrella policy with us, a 2 percent premium credit will apply.

This credit will apply to total premium for the policy and is available for homeowners Form 30 only. The credit will be discontinued if the umbrella policy lapses.

Package Auto Discount

If the customer has a personal lines auto policy with us, a 15 percent premium credit will apply. Named non-owner auto policies do not qualify.

This credit will apply to the total premium for the policy and is available for all policy forms. The credit will be discontinued if the auto policy lapses.

Burglar Alarm Discount

Customers are eligible for a premium credit for the installation of an approved and properly maintained burglar alarm system as follows:

Type of System	Credits
	Form 30
Local alarm system	2%
Police station alarm system	2%
Central station alarm system	2%

Definitions

- Local burglar alarm system is one in which the protective circuits and devices are connected to an enclosed and tamper-protected loud-sounding device attached to an outside wall of the residence premises. Disturbance of the protective devices or unauthorized entry automatically causes the sounding device to operate until it is stopped by key control, exhaustion of the power supply or by a timing element set for a definite period of operation.

- Police station burglar alarm system is one in which a local alarm system with supplementary direct circuit or transmitting equipment is connected to constantly attended receiving equipment at a police station.
- Central station burglar alarm system is one in which the operation of circuits and devices are signaled automatically to, recorded in, maintained and supervised from a central station having trained operators and guards who will, upon receipt of a signal, take required action.

Apply the credit to the Basic Premium and round to the nearest dollar.

Newer Home Discount

(Effective NB: 12/09/16 RB: 12/09/16)

Dwellings are eligible for a premium credit if they are less than ten years old. The available credits are shown below and are applied to the Basic Premium.

Credit Classification	0	1	2	3	4	5
Credit Percentage	20%	18%	16%	14%	12%	10%

Credit Classification	6	7	8	9	10+
Credit Percentage	8%	6%	4%	2%	0%

New Buyer Discount

The new buyer discount is applicable to any homeowners policy subject to the following criteria:

New business – The home must be purchased on the effective date of the new policy.

Renewal – The policyholder must have received the discount when the new policy was issued and must have maintained continuous coverage under a Safeco homeowners policy.

	Factor			
	Policy Tenure (Years)			
New Buyer?	0	1	2	3+
No	0.00	0.00	0.00	0.00
Yes	0.12	0.08	0.04	0.00

Gas Shut Off Valve Discount

(Effective NB: 12/09/16 RB: 12/0916)

Apply a 5 percent credit to basic premium if the home is serviced by natural gas and has an automatic gas shut off valve installed.

Sprinkler Discount

Customers are eligible for a premium credit for fire sprinkler systems that have been both installed and maintained in accordance with nationally accepted fire sprinkler standards as follows:

Type of Sprinkler System	Credit Percentage
Automatic sprinkler in all areas including attics, bathrooms, closets and attached structure.	7%

Apply the credit to the Basic Premium. Round to the nearest dollar.

Maximum Credit Cap

Total discounts (with the exception of the Account Discount) are capped at 45 percent of Basic Premium.

Roof Modifier

Within the rating plan, premium is modified based on roof type as follows:

Roof Type	Relativity
Metal	0.85
Woods	1.15
Others or N/A	1.00

Manufactured Home Surcharge

For eligible manufactured homes, a 10 percent surcharge will apply.

Secondary Residence Surcharge

(Effective NB: 12/09/16 RB: 12/09/16)

A 14 percent surcharge will apply to secondary homes.

County Wildfire Surcharge

Within the rating plan, a factor will be applied at the county level as follows to reflect wildfire exposure:

County Name	Relativity
Alameda	1.000
Alpine	1.000
Amador	1.000
Butte	1.000
Calaveras	1.000
Colusa	1.000
Contra Costa	1.000
Del Norte	1.000
El Dorado	1.000
Fresno	1.000
Glenn	1.000
Humboldt	1.000
Imperial	1.000
Inyo	1.000
Kern	1.000
Kings	1.000
Lake	1.000
Lassen	1.000
Los Angeles	1.000

County Name	Relativity
Madera	1.000
Marin	1.000
Mariposa	1.000
Mendocino	1.000
Merced	1.000
Modoc	1.000
Mono	1.000
Monterey	1.000
Napa	1.000
Nevada	1.000
Orange	1.000
Placer	1.000
Plumas	1.000
Riverside	1.000
Sacramento	1.000
San Benito	1.000
San Bernardino	1.000
San Diego	1.000

County Name	Relativity
San Francisco	1.000
San Joaquin	1.000
San Luis Obispo	1.000
San Mateo	1.000
Santa Barbara	1.000
Santa Clara	1.000
Santa Cruz	1.000
Shasta	1.000
Sierra	1.000
Siskiyou	1.000
Solano	1.000
Sonoma	1.000
Stanislaus	1.000
Sutter	1.000
Tehama	1.000
Trinity	1.000
Tulare	1.000
Tuolumne	1.000
Ventura	1.000
Yolo	1.000
Yuba	1.000

Claims Surcharge

If a policyholder has one or more chargeable losses in the last five years at the current or previous residence for which a claims payment was made (after the deductible was satisfied), a surcharge will be applied to the policy. The surcharge will be based on the number and type of loss(es) and the tenure of the customer. The following losses are not chargeable:

- Catastrophe claims
- Closed without payment
- Medical Payment
- Wildfire
- Scheduled Personal Property
- ID Theft
- Workers Compensation
- The first wind or lightning loss (subsequent losses are surcharged)