# CENTURY INSURANCE GROUP MEMBER OF AMERITRUST GROUP



### Century's New One-of-a-Kind Additional Perils Wrap Available in CA Wildfire Zones!

#### Century's Additional Perils Wrap + California Fair Plan Basic Perils = Special Form Coverage

#### **Guidelines:**

- Properties must 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.

#### **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 PVCPlumbing 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 nonhabitational occupancies

## Refer the following to your Century Underwriter:

- Total Insured Values (TIVs) higher than your current binding authority
- All risks that have prior water damage claims

## California Fair Plan <u>Required</u> Basic Peril Coverages:

- Fire
- Lightning
- Explosion
  Extended (
- 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 <u>Not Available</u> within this Program:

- Business Income coverage
- Coverage for Vacant Buildings and Builder's Risks

#### Contact Your Century Underwriter for More Information and to Set Up a Training Call!

- \$500 Minimum Premium
- Same Binding & Brokerage
  Commissions Apply

Our Downloadable Flyer is Available Here

### Click Here For The Additional Perils Wrap Quoting Information



Don't Forget to Complete Your 2020 Century Feedback Survey! Need a Survey Link? <u>Click Here to Request One!</u>

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