

Arizona Homeowners



HO-3 & HO-5

Underwriting Appetite

SAY 'YES' MORE OFTEN

- Dwelling Coverage limit up to \$1.5M
- No proof of prior insurance required
- Flat, tar and gravel roofs acceptable, subject to fire and lightning only coverage for the roof
- No plumbing, heating, or electrical updates needed
- Trusts acceptable when occupant is both grantor of trust and named insured, list Trust & Trustees on Trust Endorsement
- LLC's acceptable when occupant is both a managing member of LLC and named insured, list LLC as an additional insured
- All dog breeds accepted. Limited animal liability coverage available, subject to certain dog breed limitations
- Maximum of one non-CAT loss in prior 36 months acceptable
- Unfenced pool acceptable. Must be located in a gated community that is unfenced due to HOA or other local restrictions
- Townhouse/Row houses & up to a 4-family home as long as one unit is owner occupied acceptable
- Protection class 1-9 acceptable
- Secondary homes acceptable

Optional Coverages

PROTECTION THAT FITS THEIR NEEDS

- Personal Property Replacement Cost
- Extended Replacement Cost: 125% or 150%
- Equipment Breakdown: \$100k per occurrence limit of liability
- Service Line: \$10k per occurrence limit of liability
- Water Backup: \$5k, \$10k and \$25k
- Limited Animal Liability: \$100k, \$200k, \$300k, \$400k or \$500k - *Must match Personal Liability Limit*
- Personal Injury: \$100k, \$200k, \$300k, \$400k or \$500k - *Must match Personal Liability Limit*
- Ordinance or Law (10% of Dwelling Coverage limit included): 25% or 50%
- Increased Loss Assessment Limits – coverage can be increased from \$1k to up to \$50k
- Limited Fungi (\$500 included): \$2.5k, \$5k, \$10k
- Increased Loss of Use Limits: Coverage can be increased from 30% of Coverage A up to 40%
- Replacement Cost for Non-Building Structures
- Plus, many more optional coverages (*Refer to Rule Manual for complete list*)

Credits & Discounts

BIG SAVINGS FOR OUR CLIENTS

- **Multiple Policy Discount:** Private passenger auto with same producer: 5%, or other policy with company: 12%
- **Newly Acquired Home discount:** 7.5% (5% first renewal and 2.5% for second renewal)
- **Claims Free Discount:** Up to 10%
- **Protective Devices/Maintained Home Discount:** Up to 25% Fire Peril, up to 25% Water Peril and up to 25% for Theft Peril
- **Mitigation Credit:** Up to 20% on Wind and Hail, Water, Hurricane and Fire Perils
- **Gold and Platinum Package Credit:** 10% in included endorsements
- **Age of Home:** Fully remodeled homes can qualify for the dwelling age using the year that the home was remodeled

Flexible Payment Plans

Paid in Full

Must be paid in single installment to bind unless paid via mortgage escrow account

Quarterly

35% down payment followed by 3 quarterly installments (*renewal 4 quarterly installments*)

Monthly

16.67% down payment followed by 11 monthly installments (*renewal 12 monthly installments*)

bambooinsurance.com | 750 S. Union Park Center, Suite 550, Midvale, UT 84047 | (833) 922-6266

Issuance of coverage is subject to underwriting review and approval. Please see the policy, rule manual and underwriting guidelines for the full terms, conditions, and exclusions. Bamboo Ide8 Insurance Services (Bamboo) is Managing General Agency licensed to sell property-casualty insurance products; NPN 18657046; CA License #0M31082. All policies are issued by Sutton National Insurance Company. Sutton National: NAIC #25798.