

ACFIC - HOMEOWNERS

PROHIBITED LIST

The following risks may not be submitted:

1. Does not have a valid AAA membership (also required for policy renewal).
2. Does not have a valid automobile insurance policy through an Auto Club Enterprises affiliate (including the Automobile Club Inter-Insurance Exchange and Auto Club Family Insurance Company). This is also required for policy renewal.

Exceptions:

This does not apply to Premier Renters policies.

This does not apply to Premier Condominium Owners policies.

This does not apply if the only automobile is a company car that is not owned or leased by a named insured.

This does not apply if the homeowner does not own an automobile.

3. Applicants or risks with any liability claims in the past 3 years are unacceptable. One (1) claim within the last 3 years, caused by fire, theft, water, or any non-liability loss may be submitted if all damage has been repaired. Chargeable claims require a \$2,500 deductible.

Weather related losses are acceptable provided the damage has been repaired. Proof of repair may be required if photos are unable to reveal the repair. Weather related losses include wind, hail, lightning, weight of ice and snow, weather related water losses and flood.

4. Rooming or boarding houses, on and off campus student housing, including but not limited to dormitory, fraternity and sorority housing.
5. Applicants with more than 2 student roomers.
6. Mobile homes/Manufactured homes.

Exception:

This does not apply to Premier Renters policies.

7. Risks with serious exterior exposures, such as substandard adjacent property.
8. Dwellings constructed with nonconventional building materials such as asbestos, foam, plastics, eifs (synthetic, fake stucco) or with unusual features, including underground structures, dome houses, log houses and historic homes.
9. Shell homes and/or "Do-it-yourself" construction unless the applicant is a professional craftsman and wiring, heating, etc., are installed by appropriate professionals in compliance with established building codes. In instances involving professional craftsmen, refer to the Underwriting Department prior to binding and indicate the anticipated completion date.

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10. Dwellings with non-continuous foundations, unless enclosed to prevent the accumulation of debris under the structure. Piered homes must be less than 3 feet from the ground.
11. Property with outbuildings that are not in average or better condition.
12. Basement dwellings.
13. A primary residence which is vacant or unoccupied.
14. Dwellings rented by the day, weekend, week or month.
15. Seasonal risks as follows:
 - A. Beach properties.
 - B. Dwellings used primarily as rooming or boarding houses during the vacation season.
 - C. Dwellings located in congested resort neighborhoods.
 - D. Dwellings with serious brush exposures.
 - E. Dwellings that are not easily accessible, except for periodic heavy snow conditions.
 - F. Mobile homes.
16. Applicants whose premises are in a rundown condition and lack a good repair and maintenance program.
17. Applicants who are unable or unwilling to follow reasonable safety or loss control recommendations.
18. Premises with unusual or hazardous attractions for children including, but not limited to, unguarded excavations, open wells, unprotected swimming pools, trampolines.
19. Persons engaged in any illegal business.
20. Property where alcoholic beverages are sold.
21. Pets or animals owned or maintained that are of an inherently vicious, aggressive or dangerous nature (i.e., dogs, wolves, lions, bears, alligators, etc.).
22. Dwellings where primary source of heat is a woodstove or space heater. Dwellings must have central heating. If the dwelling has a woodstove as a secondary source of heat, the woodstove cannot be located in a detached structure or garage (whether attached or detached.)
23. Improperly installed supplemental heating units such as, but not limited to, wood stoves, kerosene heaters, etc.
24. Dwellings with unrepaired earthquake damage or mine subsidence damage.
25. Persons requesting Earthquake coverage on dwellings with any of the following characteristics:
 - A. Dwellings with unrepaired settling damage or prior earthquake damage.

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- B. Dwellings which rest in whole or in part on piers, pilings or not resting completely on solid ground. This would include structures built on the side of a bluff, hill or mountain.
 - C. Dwellings of extreme or unusual architectural design.
26. Risks that have any of the following characteristics:
- A. Abnormal Burglary or Theft Exposure.
 - 1. Lack of adequate locks or other precautions against theft.
 - 2. Frequent or extensive travel or entertainment by the residents of the dwelling.
 - 3. Premier Renters Policies located in high crime areas must meet one of the following:
 - a) All entrances and exits are monitored and controlled by security guards on duty 24 hours a day, or;
 - b) The building has a central station alarm system that reports directly to an alarm company or to a police station.
 - B. Abnormal Liability Exposure.
 - 1. Broken, sagging or unsupported or unsafe steps or stairs.
 - 2. Poor maintenance of sidewalks, porches and other areas.
 - 3. Porches or decks more than 2 feet off the ground without guard railings.
 - 4. Door openings over 2 feet off the ground without a staircase to the ground or opening to a deck attached to the home.
27. Secondary residences where the primary residence is not insured through an ACE affiliate (including the Auto Club Family Insurance Company).
28. Premier Renters Policies must have the recommended amount of smoke detectors for the home or apartment. Deadbolt locks are required on all apartment unit entrances.
29. Single family dwellings that have been converted to apartment units.
30. Any applicants with business activities not specifically identified in the manual.
31. Dwellings which are undergoing extensive remodeling.
32. Farming as a primary occupation. Incidental farming will be considered with prior underwriting approval.
33. Dwellings with less than 100 amp electrical service.
34. Dwellings with knob and tube wiring or Federal Pacific Stab-Lok panels with circuit breakers are unacceptable.
35. Two family dwellings where insurance is not in force for both living units.
36. Dwellings with a slate, or tile roof. This does not apply to Premier Renters and Premier Condominium Owners policies.

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37. Dwellings with a flat roof over the main dwelling structure. This does not apply when the flat roof is only over the garage, carport, sunroom, etc. This does not apply to Premier Renters and Premier Condominium Owners policies.
38. Dwellings when the second layer of roofing material is composition shingle over a wood roof. This does not apply to Premier Renters and Premier Condominium Owners policies.
39. Dwellings when the second layer of roofing material is wood over a wood roof. This does not apply to Premier Renters and Premier Condominium Owners policies.
40. The following are considered unacceptable property locations.
 - A. Commercial Areas:
 1. One or two family dwellings located in commercially zoned neighborhoods or adjacent to commercial property.

Exceptions:

Residences adjacent to a school, church, hospital, nursing home, assisted living community, office building including medical or dental office, Post Office or FedEx location, or shopping center with businesses that do not primarily sell alcohol and do not sell guns or marijuana (examples include Target, grocery store, coffee shop, fast-food restaurant, hair salon). For any other business, prior Underwriting approval is required.

NOTE:

The following are always unacceptable adjacent businesses: gas station, marijuana dispensary, manufacturing plant, storage facility, motel, auto repair shop, salvage lot, homeless shelter, animal shelter, jail or prison, or businesses that sell alcohol and are open during night hours (such as a liquor or convenience store, bar or pub).

2. Residences exposed to businesses with a high level of foot traffic (businesses with low-level foot traffic include CPA, law offices).
- B. Adjacent Buildings or Property:
 1. Residences that are adjacent to property/buildings that present undue fire or explosion hazards.
 2. Residences that are adjacent to properties/buildings with overgrown trees, shrubs or brush that present undue exposure to fire hazards.