

**ACFIC - HOMEOWNERS**

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**INSPECTION OF DWELLING/REQUIRED PHOTOS****Homeowners (H03, H05 & H08) Inspections**

All required interior and exterior inspections and photos (see exceptions below) must be completed through a virtual inspection **prior to binding** coverage. The policy must not be uploaded/submitted prior to the completion of the inspection. In the event there is a delay in binding the new business policy, completed inspections are valid for 90 days from the date the inspection is completed. If the original inspection completion date is more than 30 days old and a new loss occurred, a new home inspection is required. This applies whether the insured advises us of the loss or whether the loss shows on CLUE.

**APPRAISALS** – A home purchase appraisal may be submitted in lieu of a required inspection. Acceptable appraisals must have been completed during the purchase of the home (within 180 days of the policy binding/witness date), and all pages of the appraisal must be submitted, including full interior and exterior photos of the home. Home inspections reports are not acceptable.

**REALTOR PHOTOS** – Realtor photos may be submitted in lieu of a required inspection. Realtor photos can be used if enough photos of the residence are available through a realtor website (such as realtor.com) to satisfy all inspection criteria, and the listing/photos are not older than 180 days. If an inspection has been completed, photos from a realtor website cannot be used to resolve issues discovered in the inspection. Photos need to be uploaded to the insurance system. Realtor photos cannot be used in lieu of an inspection if:

- There are prior losses at the risk address
- The home was built prior to 1950
- The home appraisal does not contain all required exterior and interior photos (see photos requirement chart)

**EXCEPTIONS** to homeowner inspection requirements are as follows:

**INSPECTION WAIVED**

- A. Homeowners (H03, H05 & H08) policies insuring homes 30 years old or newer (Age of home = Current year minus year built) do not require an interior or exterior inspection if all of the following criteria are met:
  1. There are no prior losses;
  2. The home is not considered "High Value" (High value homes are defined as dwellings that have a Coverage A Value of \$750,000 or more.);
  3. Not in protection class 9
  4. The home is not under construction
- B. If the dwelling has been continuously insured by Auto Club Family Insurance Company is being rewritten for an existing insured within three (3) years of the original binding date, an interior and exterior inspection and photos are not required.

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### Premier Renters (H04) Premier Condominium (H06) Policies

Photographs are not required with Premier Renters or Premier Condominium applications unless requested by Underwriting.

<b>Inspection / Photo Requirements</b>	
Exterior	<ul style="list-style-type: none"> <li>• A minimum of 6 photos must be taken. <ul style="list-style-type: none"> <li>○ 1 photo of the front of the dwelling. <ul style="list-style-type: none"> <li>▪ The front dwelling photo should include roof condition, elevation, landscaping, bushes and vegetation close to the dwelling.</li> </ul> </li> <li>○ 1 photo of each side of the dwelling, showing the entire side (2 photos at a minimum).</li> <li>○ 1 photo of the rear of the home. <ul style="list-style-type: none"> <li>▪ The photo of the rear of the home should be taken looking towards the home from the yard, showing condition of the roof, balconies, decks, landscaping, bushes and vegetation.</li> </ul> </li> <li>○ 1 photo of the rear yard. <ul style="list-style-type: none"> <li>▪ The photo of the rear yard should be taken looking away from the home, into the yard, showing condition of all detached structures, swimming pools, spas, gazebos, trampolines, fences, surrounding vegetation and other liability exposures.</li> </ul> </li> </ul> </li> </ul>
Interior Post 1950 (1950 and newer)	<ul style="list-style-type: none"> <li>• Photos of each bathroom revealing the entire bathroom, including cabinetry, and the condition of the entire floor area, including the area surrounding the shower/bath and toilet area.</li> <li>• A minimum of two photos of the kitchen from different angles showing the level of upgrades are required.</li> </ul>
Interior Pre-1950	<ul style="list-style-type: none"> <li>• Photos of each bathroom revealing the entire bathroom, including cabinetry, and the condition of the entire floor area, including the area surrounding the shower/bath and toilet area.</li> <li>• A minimum of two photos of the kitchen from different angles showing the level of upgrades are required.</li> <li>• Circuit Breaker Box</li> </ul>

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Additional Photo Requirements	
Residence located on or adjacent to a: <ul style="list-style-type: none"><li>• Mountainside, hillside, cliff, bluff</li><li>• Landfill, lake front, riverfront, or river bank</li></ul>	One photo showing how the residence is positioned with respect to the slope and/or other exposures
Residence has a pier and beam foundation	Photos showing that the dwelling's foundation is completely enclosed.
Wood Burning Stove(s)	Photo(s) of the stove showing clearance
Protection Class 9	Photos will be required from the road that show the width of the paved road and the driveway
Under Construction	Photos showing construction is complete