



CENTURY'S ONE-OF-A-KIND

CALIFORNIA ADDITIONAL PERILS WRAP

For Commercial Exposures in
CA Wildfire Zones

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

Guidelines:

- Properties must have a commercial exposure and 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.
- **NEW!** Century will now write up to the maximum TIV per location allowed under the California Fair Plan on brokerage basis (up to \$5.6M in building coverage and up to \$2.8M for all other coverages for up to \$8.4M at a single location).

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 PVC
 - Plumbing 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 non-habitational 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 Required Basic Peril Coverages:

- Fire
- Lightning
- Explosion
- 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 Not Available within this Program:

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

Contact Your Century Underwriter for More Information!

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



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