

# PRODUCER INFORMATION

## Producer binding authority: information required to bind

If any of the following information was not included in the new business submission, it will be required prior to binding:

### General/all lines

- Occupation

### Homeowners

- California homes built prior to 1945: proof of earthquake retrofit from a licensed contractor or certified earthquake retrofitting inspection company
- List of hardscape items for California Earthquake
- Proof of central station fire alarm, low temperature monitoring system, or water flow alarm:

Central station fire alarm:

- Primary homes: \$2M if protected; \$1.5M if unprotected
- Secondary homes with a live-in caretaker: \$2M if protected; \$1.5M if unprotected
- Secondary homes without a live-in caretaker: \$1M if protected; \$750k if unprotected

Water leak detection /water shut-off system:

- Primary and secondary homes: \$2M and is unoccupied or unattended for more than 1 month

Lack of low temperature monitor connected to central station alarm in the following states: CO, CT, DE, IA, IL, IN, KS, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NY, OH, PA, RI, SD, UT, VT, WA, WI, WY:

- Primary homes: \$2M and is unoccupied or unattended for more than 1 month
- Secondary homes with no live-in caretaker: \$1M
- Any home with previous water damage due to ruptured pipes as a result of freezing

### Private Collections

- Appraisals for any items valued at \$250,000 or greater
- Private Collections schedule
- Name and address of the bank where in-vault jewelry items are located

### Automobile and Excess Liability

- Verification of the value is required if the agreed value of the vehicle is \$250k or greater OR the agreed value is more than \$15k above market value; acceptable forms of verification include a Bill of Sale or appraisal from the last six months, or a current Declarations Page from a competitor that shows the agreed value amount
  - Name, DOB, or license number for any driver on the Automobile or Excess Liability policy
  - Make, model, length, horsepower or mph for any watercraft being added to Excess Liability
- NOTE: For homes with values of \$1M and greater, a default Excess Liability limit of \$5M will be quoted.*

**PRODUCER INFORMATION**

**Required forms**

All required forms referenced in this document can be found on the Producer Business Center.

**All lines of business in all states:** LLC questionnaire if an LLC is listed as a named insured or additional insured

**Excess Liability**

**All states:** Watercraft policy Declarations Pages if Private Client Group is insuring watercraft on the Excess Liability policy, but not writing the underlying coverage.

**Louisiana:** UMBI forms if the selected UM/UIM limits are less than the liability limits.

**Homeowners**

<b>Alabama</b>	Wind mitigation form if wind mitigation credits were added
<b>California</b>	WPU authorization form for homes located in a brush tier 1-5 and located in a WPU eligible zip code (listed below)
<b>Florida</b>	<ul style="list-style-type: none"> <li>• Wind mitigation form for ALL locations written with wind.</li> </ul> <p><b>Original copy with wet signature is required prior to issuance; electronic copy with signature will be accepted in order to bind:</b></p> <ul style="list-style-type: none"> <li>• Request to exclude windstorm and hail coverage form if excluding windstorm and hail and the risk is not wind pool eligible</li> <li>• Request to exclude contents coverage form if excluding contents coverage</li> </ul>
<b>Illinois</b>	<p><b>PCHO-MISUB – IL (01-09)</b></p> <p><b>Mine subsidence rejection form if issuing home without mine subsidence coverage in the following counties:</b> Bond, Bureau, Christian, Clinton, Douglas, Franklin, Fulton, Gallatin, Grundy, Jackson, Jefferson, Knox, LaSalle, Logan, McDonough, Macoupin, Madison, Marion, Marshall, Menard, Mercer, Montgomery, Peoria, Perry, Putnam, Randolph, Rock Island, St. Clair, Saline, Sangamon, Tazewell, Vermilion, Washington, Williamson</p>
<b>Kentucky</b>	<p><b>PCHO-MISUBKY (05-11)</b></p> <p><b>Mine subsidence rejection form if issuing home without mine subsidence coverage in the following counties:</b> Bell, Boyd, Breathitt, Butler, Carter, Christian, Clay, Daviess, Edmonson, Elliot, Floyd, Greenup, Hancock, Harlan, Henderson, Hopkins, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, McCreary, McLean, Martin, Morgan, Muhlenberg, Ohio, Owsley, Perry, Union, Webster, Whitley, Wolfe</p>
<b>Louisiana</b>	Wind mitigation form if wind mitigation credits were added
<b>North Carolina</b>	<ul style="list-style-type: none"> <li>• Wind mitigation form if wind mitigation credits were added</li> <li>• Windstorm/hail exclusion acknowledgement form if excluding wind in coastal territories 110, 120, 130, 140, 150, or 160</li> </ul>
<b>South Carolina</b>	Wind mitigation form if wind mitigation credits were added
<b>Texas</b>	Windstorm, hurricane or hail exclusion form if excluding wind/hurricane/hail in territory 8, 9, or 10

**Wildfire Protection Unit brush tier 1-5 eligible zip codes**

90027	90275	91301	91765	92025	92127	92589	92672	93012	93940	94403	94619	95003
90046	90275	91302	91901	92026	92128	92590	92673	93013	93950	94506	94705	95014
90049	90275	91307	91903	92028	92129	92591	92675	93021	93953	94507	94708	95030
90068	90290	91311	91910	92028	92130	92593	92676	93063	94002	94515	94901	95032
90069	90631	91316	91914	92029	92131	92593	92677	93065	94010	94526	94903	95033
90077	91006	91320	91915	92037	92314	92602	92679	93103	94019	94528	94904	95046
90210	91010	91356	92003	92054	92315	92603	92688	93105	94022	94534	94920	95066
90211	91011	91360	92008	92056	92317	92612	92691	93108	94024	94549	94920	95070
90212	91016	91361	92009	92064	92321	92625	92692	93110	94025	94556	94925	95076
90213	91024	91362	92010	92067	92352	92629	92694	93111	94027	94558	94930	95121
90263	91025	91364	92011	92069	92407	92637	92705	93111	94028	94559	94939	95123
90265	91103	91377	92012	92078	92506	92651	92782	93117	94061	94563	94941	95127
90272	91105	91403	92014	92081	92549	92652	92807	93441	94062	94574	94945	95138
90274	91107	91423	92019	92083	92561	92653	92808	93460	94070	94582	94947	95148
90274	91108	91436	92020	92084	92562	92656	92821	93463	94080	94583	94949	95442
90274	91206	91604	92021	92091	92562	92657	92869	93908	94301	94595	94957	95472
90274	91207	91709	92024	92106	92563	92660	92886	93923	94304	94596	94960	95476
90275	91208	91741	92024	92115	92564	92663	92887	93924	94402	94611	94965	

**PRODUCER INFORMATION**

**Automobile**

	Auto UM-UIM Selection/Rejection Forms <sup>1</sup>	Auto PIP-MedPay Selection/Rejection Forms <sup>2</sup>	Named Driver Exclusion Forms <sup>3</sup>	Other Auto Forms <sup>4</sup>
Alabama	X		X	
Alaska	X		X	
Arizona	X		X	
Arkansas	X	X	X	
California	X		X	
Colorado	X		X	
Connecticut	X		X	
Delaware	X		X	
Florida	X	X	X	
Georgia	X		X	
Hawaii	X	X		Coverage Options
Idaho	X		X	
Illinois	X		X	
Indiana	X			
Iowa	X		X	
Kansas	X			
Kentucky	X	X		
Louisiana	X		X	
Maine	X		X	
Maryland	X	X	X	
Massachusetts			X	
Michigan		X	X	
Minnesota	X			
Mississippi	X		X	
Missouri	X		X	
Montana	X		X	
Nebraska	X		X	
Nevada	X		X	
New Hampshire			X	
New Jersey	X	X	X	Auto Insurance Buyers Guide
New Mexico	X		X	
New York	X		X	
North Carolina	X			
North Dakota	X		X	
Ohio	X		X	
Oklahoma	X		X	
Oregon	X		X	
Pennsylvania	X	X	X	
Rhode Island	X			
South Carolina	X		X	
South Dakota	X		X	
Tennessee	X		X	
Texas	X	X	X	
Utah	X	X	X	
Vermont	X			

## PRODUCER INFORMATION

### Automobile (continued)

	Auto UM-UIM Selection/Rejection Forms <sup>1</sup>	Auto PIP-MedPay Selection/Rejection Forms <sup>2</sup>	Auto Named Driver Exclusion Forms <sup>3</sup>	Other Auto Forms <sup>4</sup>
Virginia	X			
Washington	X	X	X	
Washington DC	X	X	X	
West Virginia	X		X	
Wisconsin	X			
Wyoming	X		X	

1 Required prior to bind if:

- 1) UM/UIM coverage is rejected; or
- 2) UM/UIM limit is less than BI/CSL limits; or
- 3) Non-stacked UM/UIM is selected in FL, CO, PA, HI, OK, NM

2 Required prior to bind if:

- 1) All or part of basic PIP or MedPay coverage is rejected; or
- 2) Coordination of Benefits (Michigan) or Health Insurer for PIP Option (New Jersey) is selected; or
- 3) In NJ, PIP limits selected are less than the standard PIP limit (\$250,000)

3 Required prior to bind if a driver is excluded.

4 Must be provided to insured prior to binding.

If you have any questions, please contact your business development manager.



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