DUAL Personal Lines

California product overview

Expert underwriting to protect what matters most

Across our range of diverse personal lines products, our underwriters are here to assist you with finding the right coverage for your clients and protect what matters to them. Our service is built around your priorities and helping you win business.

DUAL

E&S Homeowners

Introducing specialized coverage for homeowners in California

With custom solutions to protect your clients' homes, flexible payment plans, and competitive pricing, we're committed to helping safeguard what matters most.

Appetite

- HO-3 form
- Coverage A limit up to $5m
- Dwellings built 1900 and newer
- Low to moderate wildfire exposure

Key features

- A.M. Best 'A' rated capacity
- Customizable coverage options
- Flexible deductible options
- Loss settlement options
  - Replacement cost
  - Extended replacement cost
  - Actual cash value
- Flexible payment plans including mortgagee bill and direct bill options

Our commitment to you

- Competitive discounts to attract new customers
- Dedicated underwriting, sales, and service to help you grow your business
- Competitive compensation structure
- Full service SLA filing process
- Customizable valuation tool to help with accurate Coverage A values
- IVANS agency download including policy, claims and commission downloads

E&S Homeowners

Coverage

Coverage A – dwelling limits	Up to $5,000,000
Coverage B – other structures	Up to 40% of Coverage A. Max $1,000,000
Coverage C – personal property	Up to 60% of Coverage A. Max $1,000,000
Coverage D– loss of use	Up to 40% of Coverage A. Max $500,000
Coverage E – personal liability	$100,000 - $500,000
Coverage F – medical payments to others	$1,000 - $5,000
Wildfire deductibles	2% up to 10%
Wind hail deductibles	1% up to 5% or $2,500 up to $50,000
All other perils deductibles	1% up to 5% or $2,500 up to $50,000
Dwelling loss settlement	Replacement Cost or Actual Cash Value
Personal property loss settlement	Replacement Cost or Actual Cash Value
Covered perils	HO-3: open perils unless specifically excluded

Optional coverages

Additional insured	✓
Equipment breakdown	✓
Service line	✓
Scheduled personal property	✓
Debris removal	✓
Credit card, fund transfer card, forgery and counterfeit money	✓
Fire department service charge	✓
Personal injury	✓
Extended replacement cost	125%
Building ordinance	10%, 25%
Difference in conditions (DIC)	Available
Limited animal liability	Up to $500,000
Limited water damage	Up to $500,000
Limited sewer or drain back up	Up to $25,000

Target risks

Coverage A	Less than $5,000,000
Occupancy	Owner occupied - primary or secondary
Wildfire risk	Low to moderate
Year built	1900 or later
Prior losses	Eligible

*Deductible and coverage limits may vary based on risk eligibility

More coverage, nationwide

We can work with you on the following products in every state across the US. Head to our contact page to get in touch with our lead underwriters.

Flood

We underwrite flood coverage nationwide. Backed by highly-rated carriers, our private primary flood policies are easy to access – you can quote and bind coverage on our online portal. We also provide policies on The National Flood Insurance Program (NFIP) – a government-backed program helping to reduce the socio-economic impact of floods across the country.

Cyber

From cyber bullying and crime to ransomware attacks, identity theft and online shopping, we'll help your clients protect themselves against the ever-changing cyber threats. We offer comprehensive first and third-party solutions. And extra benefits such as identity theft protection and property protection services.

Get to the right underwriting team

E&S Homeowners

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Flood

NFIP general inquiries

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