Broker Submission Checklist

California Surplus Lines Homeowners Program
Underwritten by Scottsdale Insurance Company
AM Best Financial Strength Rating of A (Excellent)



Nationwide®

1. Required Application Materials

- [ ] Completed, **signed, and dated VTRO application** (required prior to binding).
- [ ] One named insured only; trust/IRA ownership must include Trust Agreement, deed, and required documentation.

2. Required Documentation at Submission*

- [ ] **Property photos:** all sides of home, roof, decks, gutters, defensible space, and outbuildings.
- [ ] **FourPoint Inspection** (electrical, HVAC, plumbing, roof) for homes >30 years or Coverage A ≥ $1M.
- [ ] Inspection report dated within 30 days of inception (or pre-purchase inspection if applicable).

Policy can only be bound by an underwriter once all binding requirements have been satisfied

3. Eligibility Confirmation

- [ ] Property is **primary, owner-occupied** and located in California.
- [ ] No rentals, Airbnb, VRBO, or homesharing.
- [ ] No business on premises (daycare, farm, ranch, etc.).
- [ ] No existing damage, deferred maintenance, or hazardous conditions.
- [ ] Roof meets age/material requirements and has ≥5 years remaining life.
- [ ] Plumbing is not galvanized, polybutylene, cast iron, or lead.
- [ ] Electrical is not fuses, knob and tube, aluminum wiring, or FPE, Zinsco, Sylvania, Magnatrip, Challenger panels.
- [ ] No aggressive/vicious dog breeds (animal liability exclusion applies)
- [ ] Pools/hot tubs must meet 4ft fencing + self-latching gate requirements; diving boards/slides excluded

4. Wildfire Compliance

- [ ] **Verisk score ≤20.**
- [ ] Property is **more than 2,500 ft** from high or very high brush.
- [ ] Defensible space from house meets 0–5 ft, 0–30 ft, and 0–100 ft requirements (clear vegetation, remove combustibles, clean gutters).

5. Claim Free Requirements

- [ ] Clean **water loss history over the past 3 years.**
- [ ] Claim-free liability and fire losses in the past 5 years.
- [ ] No open claims.

6. Smart Home Program Compliance

- [ ] Insured provided with **four easy to install, smart leak monitoring sensors** required for their home.
- [ ] Install all four monitoring sensors within **40 days** to maintain the policy.

7. Binding Requirements

- [ ] **50% paid at binding**; payment plans available.
- [ ] Quotes valid for **two business days**.
- [ ] Confirm no active **cease bind** conditions (wildfire, flood, evacuation zones).

Next Step

If you believe your submissions align with this checklist, we'd welcome the opportunity to connect and discuss how VTRO can support your California homeowners placements.



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