Broker Appetite Guide

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



Ideal Submission for Fast Turnaround

- Clean, well- maintained, owner-occupied home.
- Updated systems and compliant roof.
- Strong wildfire mitigation and defensible space.
- Clean loss history.
- Complete documentation at submission.



Erik Axtell
VP of Distribution, VTRO
info@vtro.co | (833) 477-6570
vtroinsurance.com

Program Overview	Surplus lines homeowners program for **primary, owner-occupied California homes.** **VTRO Smart Home Program** with at least four connected water leak sensors.	Coverage A limits: **$300,000–$2,500,000**; TIV up to **$5,000,000**. 50% paid at binding; payment plans available.
Target Risk Profile	**Owner-occupied** single family homes. Homes **0-100 years old statewide** Well maintained properties with **no existing damage** or deferred maintenance.	Dwellings with **roofs aged 25 years or older** may be subject to coverage limitations Updated or acceptable **plumbing, electrical, HVAC, and roof systems.** Homes with strong **wildfire mitigation**, Verisk score ≤20, and >2,500 ft from high/very high brush.
Required Controls	**Water sensors** installed and activated within 40 days or policy cancels (requires internet and smartphone connection). Plumbing less than 40 years old unless a complete system update has been made.	Pools/hot tubs must meet **4ft fencing + self-latching gate** requirements; diving boards/slides excluded. Lithium-ion chargers must be **professionally installed**; no extension cords.
Ineligible Risks (High Level)	Any **rental**, Airbnb, VRBO, or home sharing use. Business on premises (daycare, farm, ranch, etc.). Vacant or unoccupied homes. Ineligible construction: **EIFS, Dryvit, Masonite, asbestos siding**, wood shake/shingle roofs, tar & gravel, rubber membrane, rolled roofing, corrugated metal. Ineligible plumbing: **galvanized, polybutylene, cast iron, lead.**	Ineligible electrical: **fuses, knob and tube, aluminum wiring, FPE, Zinsco, Sylvania, Magnatrip, Challenger panels.** Homes in **PC 10**, >20minute fire department drive time, or >1,000 ft from hydrant. Properties on **cliffs, hillsides, bluffs, landfills, or over water.** Aggressive/vicious dog breeds (animal liability exclusion applies). Marijuana/cannabis cultivation.
Submission Expectations	Completed and signed VTRO application. Four Point Inspection for homes >30 years or Coverage A ≥ $1M.	Photos of all sides of home + roof + defensible space. Full underwriting file for binding (application, correspondence, quote, rationale).
Claim Free Appetite*	**Water:** 0 in 3 years **Liability or Fire Losses (other than wildfire):** 0 in 3 years No open claims.	Verisk A+ claims report run on all applications ***Risks not meeting these requirements can be referred to underwriting for further review***

Applies to Nationwide Mutual Insurance Company and Property & Casualty affiliates. A is the third highest of 16 ratings. Affirmed: 11/07/24.
Nationwide and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2026 Nationwide.

linkedin.com/company/vtro-insurance/