Quick Reference Guide

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



VTRO

Nationwide®

Built for California.
Designed for Wildfire Risk.

AT A GLANCE

Verisk ≤20	$2.5M	$5M	HO-3 / HO-5	0–100 yrs
Wildfire Score	Maximum Coverage A	Max Total Insured Value	Policy Forms	Home Age, Statewide

Eligibility & Property Requirements

Program Overview	California surplus lines homeowners insurance for qualifying primary and secondary homes. HO-3 and HO-5 coverage available, subject to underwriting requirements. Enrollment in the VTRO Smart Home Program is required. (see page 2).
Occupancy / Rentals	Primary and secondary single-family homes located in California are eligible for consideration. Vacant or unoccupied homes are ineligible. Rental exposure of any kind is not permitted, including Airbnb, VRBO and other home-sharing arrangements.
Year Built	Homes 0–100 years old: acceptable statewide. Must be well maintained with no existing damage, deferred maintenance or hazardous conditions.
Inspection Requirements	A Four Point Inspection covering electrical, HVAC, plumbing and roof systems is required for homes older than 30 years or with Coverage A of $1 million or more. Inspection reports must be dated within 30 days of policy inception, or a qualifying pre-purchase inspection may be submitted where applicable.
Coverage A / Total Insured Value	Coverage A: $300,000 minimum – $2,500,000 maximum statewide. Maximum TIV: $5,000,000.
Wildfire Eligibility	Verisk wildfire score ≤20, with strong wildfire mitigation. Property must be more than 2,500 ft from high or very high brush. Defensible space must meet 0–5 ft, 0–30 ft and 0–100 ft requirements: clear vegetation, remove combustibles, clean gutters. No active cease-bind conditions (wildfire, flood, evacuation zones) at binding.
Fire Protection	Homes in Protection Class 10 are subject to underwriting review and are not automatically declined.
Roof	Roof must meet age and material requirements and have at least 5 years of remaining life. Roofs 25 years or older may be subject to coverage limitations. Ineligible roofing: wood shake/shingle, tar & gravel, rubber membrane, rolled roofing, corrugated metal.
Construction / Siding	Ineligible exterior construction: EIFS, Dryvit, Masonite, asbestos siding.
Location	Properties on mountainsides, cliffs, hillsides, or bluffs or over water (partially or entirely) are ineligible.
Claims	Water: 0 in 3 years Liability or fire (other than wildfire): 0 in 3 years No open claims. A Verisk A+ claims report is run on all applications. Risks not meeting these requirements can be referred to underwriting for further review.

Systems, Liability, & Binding

Plumbing	Plumbing must be less than 40 years old unless a complete system update has been made. Ineligible: galvanized, polybutylene, cast iron, lead.
Electrical	Ineligible: fuses, knob and tube, aluminum wiring, and panels manufactured by Federal Pacific (FPE), Zinsco, Sylvania, Magnatrip, Challenger.
Home Systems	Plumbing, electrical, HVAC and roof systems must be updated or acceptable.
Smart Home Program	Required on every policy. The insured is provided with four easy-to-install smart water leak sensors. All four sensors must be installed and activated within 40 days or the policy cancels. Requires an internet connection and a smartphone.
Lithium-Ion Chargers	Chargers must be professionally installed. No extension cords.
Pools / Hot Tubs	Must have 4 ft fencing with a self-latching gate. Diving boards and slides are excluded.
Animal Liability	A $25,000 per-occurrence animal liability sublimit is included for risks that meet VTRO's underwriting criteria. There are no breed-specific restrictions.
Ineligible Uses	Business on premises (daycare, farm, ranch, etc.) and marijuana/cannabis cultivation are ineligible.
Named Insured / Trusts	One named insured only. Trust or IRA ownership must include the Trust Agreement, deed and required documentation.
Submission Requirements	Submit a completed, signed and dated VTRO application before binding. Required property documentation includes photos of: ▪ All sides of the home ▪ Defensible space ▪ Roof, decks and gutters ▪ Outbuildings A Four Point Inspection is also required for homes older than 30 years or with Coverage A of $1 million or more.
Quotes & Binding	Quotes are valid for two business days. Policies can only be bound by an underwriter once all binding requirements have been satisfied. Full underwriting file required for binding (application, correspondence, quote, rationale). Confirm no active cease-bind conditions (wildfire, flood, evacuation zones).
Payment Options	50% paid at binding; payment plans available.

Contact Information

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