

California Wrap Program Highlights



IAT's Difference in Conditions Program is engineered to wrap around California's FAIR Plan, supporting owners of commercial properties throughout the state. When combined, this program provides equivalent coverage afforded by the ISO Special Causes of Loss.

Product Offering	Non-Admitted
Minimum Premium	\$5,000
Eligible Occupancies	Mercantile Retail, Hotel/Motel, Restaurant & Office, Multi-Family Habitational, Air BNB/VRBO
Ineligible Occupancies	Personal Dwellings, Manufacturing, Wholesalers, Distributors, Vacant Buildings, Builders' Risks
Eligible Construction Types	All
Losses	No more than two water damage claims in three years, none greater than \$25,000
Submission Requirements	Accord 125 & 140 Statement of Values Three years of loss runs CA FAIR Plan quote
Payment Method	Full pay, agent bill
Commission	17.5%
Limit Structure	Scheduled Limits
Coinurance Options	80% / 90% / 100%
Valuation Options	Replacement Cost or Actual Cash Value
Deductible Options	\$5,000 minimum for AOP and water damage - Higher deductibles are available, but deductibles must be equal to or greater than the insured's CA Fair Plan policy



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Built-In Additional Coverage You Would Expect with an ISO-Admitted Property Product:

Options for higher limits on the below coverages are available.

Debris Removal	Non-Owned Detached Trailers	Electronic Data Processing: Data and Media*
Emergency Service Charge	Newly Acquired or Constructed Property	Electronic Data Processing: Equipment*
Fire Protective Equipment Discharge	Property Off Premises	Limited Coverage for "Fungi" Wet Rot and Dry Rot
Pollutant Cleanup and Removal	Accounts Receivable*	Personal Effects & Personal Property of Others
Preservation of Property	Claim Preparation Expenses	Reimbursement of Key and Lock Costs
Reward Reimbursement	Fine Arts*	Valuable Papers and Records*
<i>*Provided on a Special Causes of Loss basis</i>		

Additional Coverage Options:

- BI/RV with extra expense
- Sprinkler Leakage
- Ordinance or Law
- Contractors Equipment
- Backup of Sewers or Drains
- Vandalism
- Crime



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