

SECTION 4: Arrowhead Exchange Cheat Sheet [California Only] — Property

Submit for Approval

(Quote Phase) Coverage A over \$500,000 or over 3,600 square feet in size. Also must have Central Station Fire and Burglar alarms to rate

(Quote Phase) 2 Like Losses (2 Hail, 2 Fire, etc.) within the last 5 years. Exception: 2 Water losses, see below

(Quote Phase) Any home in a Protection Class 9

(Quote Phase) Any home over 1000 feet from the nearest hydrant

(Quote Phase) Any home over 5 miles from the nearest responding Fire Station

(Quote Phase) Any loss over \$25,000 in severity

(Quote Phase) Homes built prior to 1901

(Quote Phase) Any Liability loss

(Quote Phase) Any Water loss

(Quote Phase) Any Theft loss

(Quote Phase) Any open loss

(App Phase) Any home on more than 5 acres

(App Phase) Woodstoves

(App Phase) Brush within 500 feet

If any of the above scenarios are entered, the quote detail will state the following:

“Submit for Approval due to _____”

At the end of the app phase, a disclaimer will appear stating that the Underwriting department will contact the agent within 2 business days. The policy will transmit normally but only a customer number will be given. A policy number will not.

Unacceptable

(Quote Phase) More than 3 losses

(Quote Phase) Dogs with bite history

(Quote Phase) Dogs that are a pure or mixed breed of Pit bull, Chow or Rottweiler

(Quote Phase) Unfenced Pools

(Quote Phase) Pools with a slide or diving board

(Quote Phase) Foreclosures, repossessions or bankruptcies

(Quote Phase) Protection Class 10

(Quote Phase) Coverage A over \$600,000

(Quote Phase) More than 4 families

(Quote Phase) Vacancies

(Quote Phase) Homes under construction

(Quote Phase) Any Seasonal/Secondary risk in a Protection Class 9

(Quote Phase) 2 Water losses

(Quote Phase) Any home in the Classic tier with a Masonry/Brick Construction

(App Phase) Business on premises unless incidental in nature

(App Phase) Kerosene or space heaters

(App Phase) Portable heater, coal or wood burning stove as the primary heat source

(App Phase) Risks within 1,000 feet of salt water or 300 feet of fresh water

(App Phase) Trampolines

SECTION 4: Arrowhead Exchange Cheat Sheet [California Only] — Property ... Continued

If any of the following scenarios are entered, the user will receive an **unacceptable message** at the end of the quote phase. No rate will be given and the following message will appear:

“We cannot offer a quote due to _____”

Or

“Unacceptable due to _____”

The only other time an **error message** will appear is when the network is experiencing delays or is down.

Examples of these messages are:

Unrecoverable Exception

Warning: Page Has Expired

Page could not be displayed

General Application Error

The best recourse to take in these situations is to log out and **log in again or contact Arrowhead Tech Support** at TechSupport@ArrowheadGrp.com.

Here is a list of the **Status Codes** you will see in the Customer Manager:

q = quote
qc = quote completed
a = application started
ac = application completed
t = transmitted
e = endorsement
ec = endorsement completed

Scenarios that will trigger requests for Supplements

Any home over 1000 feet from the nearest hydrant..... = Unprotected Dwelling Questionnaire
Any home in brush = Brush Supplement Questionnaire
Any home built prior to 1950 = Older Home Questionnaire
Any home with a Woodstove..... = Woodstove Questionnaire