



## ■ Red Flags (High Risk — May Limit or Block Insurance)

*Often require an agent consult before offers. Can delay or stop closings.*

- ☐ **Roof & Structure:** Roof over 20 yrs, severe damage, leaks, sagging, wood shake in wildfire zones, compromise rafters/trusses
- ☐ **Systems:**
  - Outdated electrical (knob & tube, aluminum wiring)
  - Federal Pacific or Zinsco panels (1930s–1980s)
  - Plumbing: Galvanized, lead, or polybutylene (not updated)
  - Major foundation cracks, water damage, asbestos, severe mold
- ☐ **Location:** PPC 10 (no fire protection), flood zone AE/VE, high wildfire risk with no mitigation
- ☐ **Special Hazards:** Aggressive dog breeds with bite history, exotic animals, unfenced pools, trampolines without safety
- ☐ **Home Type:** Historic registry, unpermitted additions, vacant/abandoned, non-standard heating (wood/kerosene), short-term rentals w/out endorsements
- ☐ **Other:** Underground oil tank leaks, multiple prior property claims, foreclosures with long vacancies

**Realtor Note:** Deal-stoppers unless fixed—have clients **consult insurance advisor early.**



## ■ Yellow Flags (Moderate Risk — Insurable but More Expensive)

*Expect higher premiums, stricter deductibles, or limited carrier choice.*

- ☐ **Roof & Structure:** Roof near end of life (10–15 yrs shingles; 20+ tile/metal), non-standard roofs (rolled, gravel, asbestos, t-lock)
- ☐ **Systems:** Older HVAC, oil heat tanks, galvanized plumbing, wood/pellet stoves (ensure inspected & installed professionally)
- ☐ **Location:** PPC 9 (rural fire protection), homes on stilts/piers, severe weather areas
- ☐ **Special Hazards:** Pools with outdated safety, trampolines (even with nets), certain dog breeds, detached barns/workshops in poor repair
- ☐ **Home Type:** Mobile homes, multi-family dwellings, homes with daycares/businesses, condos/townhomes relying on master policy
- ☐ **Other:** Low buyer credit, prior claims, seasonal/secondary homes, missing handrails, poorly maintained sheds

**Realtor Note:** Not deal-killers, but **expect higher premiums**—set expectations early.



## ■ Green Flags (Low Risk — Smooth Sailing)

*Easiest to insure, best rates, and most options.*

- ☐ **Roof & Structure:** Good condition, standard materials, strong foundation
- ☐ **Systems:** Modern wiring, plumbing, HVAC, central heating
- ☐ **Location:** PPC 1–4 (close to fire hydrants/station), not in flood or wildfire zones
- ☐ **Special Hazards:** Pools with full safety features, no trampolines/aggressive dogs
- ☐ **Home Type:** Single-family, owner-occupied, under 20 yrs old OR fully updated w/ permits
- ☐ **Other:** Strong buyer credit, clean claims history, monitored security, proactive maintenance, smoke/CO detectors, fire extinguishers

**Realtor Note:** Green flag homes = faster closings, smoother deals, **no insurance surprises.**