



# VALUE SELECT

## *Residential Earthquake Insurance Tailored to Your Needs*



### The “Value Select” Advantage

Value Select is a revolutionary earthquake insurance policy that provides flexible and affordable coverages designed specifically to meet the needs of California homeowners.

### Unique Approach...

One size does not fit all! Value Select’s unique design allows you to select specific coverages based on your individual needs to protect your home and property.

### Lower Deductibles & Broader Coverages...

Value Select offers deductibles as low as 2.5% which can reduce your out-of-pocket expenses in the event of an earthquake loss. Additionally, higher limits and broader coverages are available to protect your home, other structures (swimming pools, patios, fences, retaining walls, etc.), personal property and additional living expense due to damage caused by an earthquake.

### Affordable...

Value Select rates apply separately to each coverage so you only pay for the coverage you need. Flexible, convenient payment options and plans are available to work within your budget.

## *Finally... Earthquake Insurance with added “Value”*

### Earthquake Coverage Summary

#### Highlights

- Coverage limits up to \$15 million Home Value
- Optional coverages for appurtenant structures (pools, patios, fences, etc.), contents and additional living expenses.
- Deductibles as low as 2.5% available
- Flexible and convenient payment plans

COVERAGES	LIMITS
<b>Dwelling Coverage</b>	Select Limit - Up to \$15,000,000 Insured Value
<b>Other Structures Coverages</b>	Optional Coverage - Select Separate Limit as needed
<i>Swimming Pools</i>	<i>Included in Other Structures Limit up to \$50,000 sub-limit</i>
<i>Retaining Walls, Fences, etc.</i>	<i>Included in Other Structures Limit with no sub-limit</i>
<i>Walkways, driveways, patios</i>	<i>Included in Other Structures Limit with no sub-limit</i>
<i>Gazebos, sheds, etc.</i>	<i>Included in Other Structures Limit with no sub-limit</i>
<b>Personal Property Coverages</b>	Optional Coverage - Select Separate Limit as needed
<i>Glassware, crystal, china, porcelain, etc.</i>	<i>Included in Personal Property Limit up to \$25,000 sub-limit</i>
<i>Jewelry, watches</i>	<i>Included in Personal Property Limit up to \$25,000 sub-limit</i>
<i>Fine Arts</i>	<i>Included in Personal Property Limit up to \$10,000 sub-limit</i>
<i>Computer Equipment</i>	<i>Included in Personal Property Limit with no sub-limit</i>
<i>Silverware</i>	<i>Included in Personal Property Limit with no sub-limit</i>
<b>Loss of Use Coverage</b>	Optional Coverage - Select Separate Limit as needed
<b>Loss Assessment Coverage</b>	Optional Coverage - Select Separate Limit as needed up to \$100,000
<b>Deductibles</b>	2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 20% & 25% options Applies separately to each Coverage
<b>Limited Building Code Upgrade</b>	\$10,000 included

This brochure is not an insurance policy. It is intended to provide a general description of the coverage. The actual coverage provided is detailed in the insurance policy. Please read your policy carefully.

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## *Don't Bet Your Home and Family's Future...*

### Living in Earthquake Country The Facts...

Earthquakes represent one of the most significant threats to homeowners in California. Over 2,000 known faults crisscross the state producing an average of 100 earthquakes per day. Experts agree that it is only a matter of time before another large earthquake will occur.

### Why you need Earthquake Insurance...

Your homeowners insurance policy does not cover earthquake losses. Without earthquake insurance, you will pay out-of-pocket to repair any damage to your home, to replace your personal property, and to live and eat elsewhere after an earthquake. These expenses can be substantial to your family!

### Getting Coverage is Easy, Call Your Agent Today...

Just call your agent and they can discuss available options and provide you with a no-obligation quote in just a few minutes.

Agency Contact:



### About Palomar

Palomar Specialty Insurance Company is committed to providing a financially stable insurance coverage for property owners in catastrophe prone states across the United States. Its experience and underwriting expertise allow the company to focus on the specialized needs of catastrophe insurance for commercial and residential property. Based in San Diego, Palomar Specialty's management team has a long-standing history of insuring and managing earthquake risk.

### Rating

A.M. Best Company, a leading credit rating agency, has assigned a financial strength rating of "A-" (Excellent) and an issuer credit rating of "A-" to Palomar Specialty Insurance Company. The outlook assigned to both ratings is stable.

### Financial Backing

Palomar Specialty Insurance Company was funded and supported by Genstar Capital Management, LLC, a leading investment firm based in San Francisco, CA. Palomar's board and advisors includes senior executives from top insurance and claims companies in the industry.

### Reinsurance

Strong reinsurance is key to Palomar Specialty's commitment to stability and long-term success as an insurer. Palomar Specialty reinsurance program includes substantial catastrophe insurance protection. It is supported by over 30 highly rated, respected Reinsurance Companies from the U.S., London and Bermuda.

For more information please visit: [PalomarSpecialty.com](http://PalomarSpecialty.com)