



VALUE SELECT

Earthquake insurance tailored to your client's needs.

Key Highlights & Features

- Higher limits up to \$15 million insured values with deductibles as low as 2.5% (up to 25%).
- Separate limits for dwelling with optional coverages for other structures, personal property and loss of use coverage based on customer's needs, budget and risk tolerance.
- Broader coverages with fewer limitations for other structures and personal property.
- New equity protection options with premium discounts for partial limits or shared loss settlement dwelling coverages.
- Expanded eligibility with no age, retrofitting, height, slope or geographic restrictions. Frame, masonry and masonry veneer homes are eligible. Discounts available for documentation of seismic retrofitting.
- Competitive rates with separate rates for each coverage and limit selected. Customers only pay for the coverage they need.
- Direct billing with no down payment required for binding. Flexible payment plans including credit card options.
- Admitted program rated "A-" (Excellent) by A.M. Best Company.
- Stand-alone earthquake program for use with homeowners, rental dwellings and condo unit-owners.

Earthquake Coverage Summary

COVERAGES	LIMITS
Dwelling Coverage & Limits	Select Limit - Up to \$15,000,000 Insured Value
Other Structures Coverages & Limits	Optional Coverage - Select Separate Limit
<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>
Personal Property Coverages & Limits	Optional Coverage - Select Separate Limit
<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>
Loss of Use Coverage & Limit	Optional Coverage - Select Separate Limit
Loss Assessment Coverage & Limit	Optional Coverage - Select Separate Limit up to \$100,000
Deductibles	2.5, 5%, 7.5, 10%, 12.5%, 15%, 20% & 25% options Applies separately to each coverage
Limited Building Code Upgrade	\$10,000 included

Equity Protection Options & Discounts

OPTION	SELECTION	DISCOUNTS
Partial Limits Coverage	Optional Partial Dwelling Limits of 50% and 25% of Companion HO3/Dwelling Fire Coverage A limit.	Discounts of 30% - 50% depending on partial limit selected.
Shared Loss Settlement Coverage	Optional Shared Loss Settlement for Dwelling and Other Structures of 25%, 50% and 75% of loss amount.	Discounts of 25% - 75% depending on shared loss settlement option selected.
Retrofitting	Retrofitting is not required. Discounts are available for dwellings built prior to 1973 that are retrofitted including bolting to the foundation and cripple wall (if present) bracing.	15% discount with documentation of seismic retrofitting.

Eligibility Guidelines

PROPERTY FEATURES	GUIDELINES
Dwelling Type	Available for homes, rental dwellings and condominium unit-owners.
Dwelling Construction	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & Masonry Veneer, Reinforced Masonry are eligible. Unreinforced masonry dwellings are ineligible.
Age & Foundation	No age or foundation restrictions
Retrofitting	Retrofitting is not required. Discounts are available for dwellings built prior to 1973 that are retrofitted.
Dwelling Height	No height restrictions
Slope	No slope restrictions
Geographic Restrictions	No geographic restrictions

Quoting & Binding

Easy online quoting and binding on ArrowheadExchange.com. No insured signatures required.

Payment Plans & Fees

Direct Billing

No down-payment required to bind coverage

Full Payment & Installment Payment Options

Six pay option with \$5 service fee for each installment

Credit Card Payment Options

Visa, MasterCard, American Express

Policy Fee

\$35 for dwellings up to \$2.5 million; \$150 for dwellings between \$2.5-5 million; \$300 for dwellings \$5-15 million

UNDERWRITING & CUSTOMER SERVICE

Phone: 877.233.9722

Email: ResEQ@ArrowheadGrp.com

ArrowheadGrp.com

SALES & MARKETING

Stevl Goebel

Phone: 619.881.8530

Email: SGoebel@ArrowheadGrp.com

ArrowheadExchange.com

CLAIMS

Phone: 866.391.9675

Email: Claims@PalomarSpecialty.com

PalomarSpecialty.com