



**Arrowhead General  
Insurance Agency, Inc.**

# PERSONAL PROPERTY PROGRAM

**ABOUT ARROWHEAD**

**STABILITY**

We know how important stability is for your client relationships. That is why we team up with top-rated insurance companies, many of whom we have worked with for over a decade offering multiple products.

**PRODUCT VARIETY**

A large variety of personal and commercial products are available, so you can provide multiple coverages and encourage client retention.

**HELPFUL SERVICE**

Each Arrowhead Program has a team of dedicated underwriters, marketing and customer service representatives who respond quickly to questions. We also have a technical support team ready to assist at any time.

**ONLINE SOLUTIONS**

Our technology solutions are robust and constantly evolving to better fit your agency's needs. Whether it's an app you can access on your smartphone, an online five-minute quote via our portal or providing a website for your customers to make payments, our technology is developed with your agency's needs in mind.

Our portal, **ArrowheadExchange.com** essentially acts like an agency management system and saves our producers valuable time by allowing online quotes, application submissions, report downloads, policy changes and commission deposit info.



**HO3, HO4, HO6 & DP3**

- Coverage A limits from \$80,000 (HO3) and \$60,000 (DP3) to \$1,000,000
- Coverage C limits from \$25,000 to \$500,000
- Dwelling built 1901 and newer
- HO3 -
  - Essentials, Advantage & Premier Special Packages
  - Additional Amount of Insurance for Coverage A - 25% & 50% available
  - Increased Coverage D - 30% & 40% available
  - Increased Ordinance or Law Coverage - 25%, 50% & 100% available
- Modified Replacement Cost Endorsement mandatory for all homes built 1930 and newer and included in base annual premium - DP3
  - 25% extended replacement cost
  - Ordinance or law coverage
- Unsupported secondary dwellings acceptable - HO3
- Stand-alone program - DP3
  - Primary dwelling not required
  - No maximum number of dwellings
  - \$2,500 of owner's contents coverage provided
- One to four family dwellings acceptable - HO3, DP3
- Personal property replacement cost included - HO4, HO6
- \$10,000 additions and alterations included - HO6
- Primary, secondary, short and long-term rentals acceptable (for rentals PP rate can be reduced to \$1,000) - HO6
- Consideration for prior losses
- Additional interest endorsement available for property management firm, landlord or property manager

**CREDITS** - Companion auto policy, new home, tile roof, retrofit, three and five-year claim-free, protective devices, guarded gate community, mature homeowner or tenant, new purchase, renovation, complete restoration, mature tenant in adult complex and three-year employment/retirement (credit availability varies by program)

**OPTIONAL CREDITS**

- Companion Auto Policy (5%)  
Any company qualifies as long as the policy is serviced by the producer. "Arrowhead Univ. Companion Policy" on the rate result screen in FSC.
- Mature Homeowner (5%)  
Titled Senior Citizen Credit. Homeowner must be 55 or older.
- Gated Community (5%)
- New Purchase (10%)
- Renovation (up to 21%)  
Preselected under the Risks tab. Qualifications include:
  - Wiring connected to circuit breakers
  - Circuit breakers minimum 150 amps
  - No aluminum wiring
  - All pressure supply lines are copper
  - Furnace replaced in last 20 years

**FSC DISCOUNT GUIDE**

The screenshot shows a software interface with two main sections. The top section is titled 'Property Information' and includes fields for Dwelling Value (100000), ZIP Code (92107), Year Built (2000), Occupancy (Primary), and various safety features like Smoke Alarm, Fire Extinguisher, and Deadbolts. The bottom section is titled 'Coverage Information' and lists items like Other Structures (10000), Personal Property (50000), and Policy Deductible (1000).

The screenshot shows a table titled 'Credits and Adjustments' with columns for Description and Value. The table lists several items with their respective values.

Description	Value
Complete Restoration Cr	55
Difference in Conditions	0
Gated Community Credit	55
Home Inspection Discount	0
Retiree Credit	0
Senior Citizen Credit	55

**PERSONAL PROPERTY PROGRAM**

**CALIFORNIA**



**ARROWHEAD**

**CONTACT**

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