Quick Reference Guide

Value Select

Earthquake Insurance Tailored to Your Client's Needs

Key Highlights & Features

01 Higher limits up to $15 million insured values with deductibles as low as 2.5% (up to 25%) .

02 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.

03 Broader coverages with fewer limitations for other structures and personal property.

04 Competitive rates with separate rates for each coverage and limit selected. Customers only pay for the coverage they need.

05 Direct billing with no down payment required for binding. Flexible payment plans including credit card options.

06 Admitted program underwritten by an A.M. Best A (Excellent) XI rated Company.

07 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
Masonry Veneer & Chimneys	Included in Dwelling Limit with no sub-limit
Building Ordinance or Law Coverage	Included up to 10% of Dwelling Coverage Limit
Walkways, driveways and patios necessary for regular entry or exit to dwelling	Included in Dwelling Limit with no sub-limit
Other Structures Coverages & Limits	Optional Coverage - Select Separate Limit
Swimming Pools	Included in Other Structures Limit up to $50,000 sub-limit
Retaining Walls, Fences, etc.	Included in Other Structures Limit with no sub-limit
Walkways, driveways, patios	Included in Other Structures Limit with no sub-limit
Gazebos, sheds, etc.	Included in Other Structures Limit with no sub-limit
Personal Property Coverages & Limits	Optional Coverage - Select Separate Limit
Glassware, Crystal, China, Porcelain, etc	Included in Personal Property Limit up to $25,000 sub-limit
Jewelry, Watches, etc.	Included in Personal Property Limit up to $25,000 sub-limit
Fine Arts	Included in Personal Property Limit up to $10,000 sub-limit
Computer Equipment	Included in Personal Property Limit with no sub-limit
Silverware	Included in Personal Property Limit with no sub-limit
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
Occurrence Period	7 days - 168 hours

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	1900 and newer dwellings
Foundation	Slab, Basement, and Concrete Perimeter foundations acceptable.
Slope	Steep slopes are subject to underwriting review.
Retrofitting	Retrofitting is not required. Discounts are available for dwellings built prior to 1973 that are retrofitted.
Dwelling Height	No height restrictions.
Geographic Restrictions	No geographic restrictions.

Quoting & Binding

Easy on-line quoting and binding via Arrowhead Exchange platform. No insured signatures required.

Login to **ArrowheadExchange.com**

Payment Plans & Fees

Direct Billing

No down payment required to bind coverage

Full Payment & Installment Payment Options

Full-pay option, Six-pay option, and 12-pay option with $5 service fee for each installment. Recurring payments required for 12-pay.
Recurring payments optional for full-pay or six-pay.

Payment Methods

Visa, MasterCard, American Express, E-Check, or Paper Check

Policy Fee

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

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