

## 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 New equity protection options with premium discounts for partial limits or shared loss settlement dwelling coverages.
- 05 Competitive rates with separate rates for each coverage and limit selected. Customers only pay for the coverage they need.
- 06 Direct billing with no down payment required for binding. Flexible payment plans including credit card options.
- 07 Admitted program underwritten by an A.M. Best A- (Excellent) rated Company.
- 08 Stand-Alone earthquake program for use with homeowners, rental dwellings and condo unit owners.

### Earthquake Coverage Summary

Coverages	Limits
<b>Dwelling Coverage &amp; Limits</b>	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
<b>Other Structures Coverages &amp; Limits</b>	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
<b>Personal Property Coverages &amp; Limits</b>	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
<b>Loss of Use Coverage &amp; Limit</b>	Optional Coverage - Select Separate Limit
<b>Loss Assessment Coverage &amp; Limit</b>	Optional Coverage - Select Separate Limit 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>Occurrence Period</b>	7 days - 168 hours

## Equity Protection Options & Discounts

Option	Selection	Discounts
<b>Partial Limits Coverage</b>	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.
<b>Shared Loss Settlement Coverage</b>	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.
<b>Retrofitting</b>	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
<b>Dwelling Type</b>	Available for homes, rental dwellings and condominium unit-owners.
<b>Dwelling Construction</b>	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & Masonry Veneer, Reinforced Masonry are eligible. Unreinforced masonry & brick dwellings are subject to underwriting approval.
<b>Age</b>	1900 and newer dwellings
<b>Foundation</b>	Slab, Basement, and Concrete Perimeter foundations acceptable
<b>Retrofitting</b>	Retrofitting is not required. Discounts are available for dwellings built prior to 1973 that are retrofitted.
<b>Dwelling Height</b>	No height restrictions
<b>Geographic Restrictions</b>	No geographic restrictions

## Quoting & Binding

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

Login to [ArrowheadExchange.com](https://ArrowheadExchange.com)

## 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. Recurring payment option available.

### Credit Card Payment Options

Visa, MasterCard, American Express

### Policy Fee

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

## Underwriting & Customer Service

877-233-9722

[ResEq@ArrowheadGrp.com](mailto:ResEq@ArrowheadGrp.com)

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## Sales & Marketing

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## Claims

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