



SPLIT LIMIT POLICY

The Split Limit policy is structured like a typical homeowners policy. There are separate limits by coverage type: Dwelling (your home), Other Structures, Personal Property, and Loss of Use coverage. Each coverage has a separate limit.

AVAILABLE IN

- California

FLEXIBLE PAY PLANS

- Monthly auto pay
- 3 pay
- Full pay
- Pay online with ACH / Debit / Credit

DEDUCTIBLES

5% - 15%

- 5% available in select zip codes - 5-10% only available with Full Coverage

COVERAGE A DWELLING	FULL COVERAGE	LIMITED COVERAGE
Provides coverage for the dwelling structure up to the Coverage A limit. Includes demand surge, sublimits and exclusion for the repair or replacement of property covered under Coverage A.	100% OF COVERAGE A LIMIT	100% OF COVERAGE A LIMIT
COVERAGE B OTHER STRUCTURES	10% OF COVERAGE A LIMIT	NO COVERAGE
Includes sublimits and exclusions for some types of other structures.		
COVERAGE C PERSONAL PROPERTY	50% OF COVERAGE A LIMIT	UP TO \$5,000
Provides coverage for your personal property contained within your home. This may include items such as furniture, clothing, and appliances.		
COVERAGE D LOSS OF USE	20% OF COVERAGE A OR \$25,000 WHICHEVER IS LESS	UP TO \$1,500
Provides coverage for Additional Living Expense/Fair Rental Value.		
COVERAGE E BUILDING CODE UPGRADE	UP TO \$10,000	UP TO \$10,000
Available if the dwelling meets the definition for earthquake hazard reduction.		
COVERAGE F LOSS ASSESSMENT	UP TO \$10,000	NO COVERAGE
Available for earthquake loss assessment charged by an association of property owners.		
OTHER COVERAGES	INCLUDED	INCLUDED
Debris removal and reasonable costs to prevent further damage. Includes sublimits and exclusions.		

Actual coverage provided would be governed by the language of the policy. Exclusions apply.

- Contact your
- HOMEOWNERS INSURANCE AGENT
- to find out if you need earthquake insurance.