

RESIDENTIAL EARTHQUAKE INSURANCE

PRODUCT FACT SHEET



SINGLE LIMIT POLICY

A single limit policy provides one limit for all coverages combined in your policy. This policy offers more flexibility to use your coverage where you need it most after an earthquake.

AVAILABLE IN

- California
- Oregon
- Washington

FLEXIBLE PAY PLANS

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

DEDUCTIBLES

10% -25%

- 10% deductible only available in some areas
- 20-25% deductibles only available with Full coverage

The dwelling, including: Tile, granite or marble flooring and countertops Wall coverings Stained glass HVAC systems OTHER STRUCTURES Detached garage or other detached structures, including: Satellite dishes Light posts BBC/s Playground equipment Greenhouses PERSONAL PROPERTY Provides coverage for your personal property contained within your home. This may include items such as furniture, clothing, and appliances. LOSS OF USE Additional Living Expense/Fair Rental Value ENGINEERING & DEMOLITION COSTS Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE Stown of the Single Limit of Coverage Stown maximum in California DEBRIS REMOVAL Included Stown maximum in California Included Include			
 Tile, granite or marble flooring and countertops Wall coverings Stained glass HVAC systems OTHER STRUCTURES Detached garage or other detached structures, including: Satellite dishes Light posts BBOs Playground equipment Greenhouses Personal Property Included Provides coverage for your personal property contained within your home. This may include items such as furniture, clothing, and appliances. LOSS OF USE Additional Living Expense/Fair Rental Value ENGINEERING & DEMOLITION COSTS Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE S10,000 (CAWA if home has been retrofitted) LOSS ASSESSMENT INCLUDED 	DWELLING		
Detached garage or other detached structures, including: Satellite dishes Light posts BBQ's Playground equipment Greenhouses PERSONAL PROPERTY INCLUDED S5,000 MAX Provides coverage for your personal property contained within your home. This may include items such as furniture, clothing, and appliances. LOSS OF USE UP TO 12 MONTHS Additional Living Expense/Fair Rental Value ENGINEERING & DEMOLITION COSTS INCLUDED INCLUDED Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE INCLUDED S10,000 (CAWA if home has been retrofitted) LOSS ASSESSMENT INCLUDED INCLUDED INCLUDED	Tile, granite or marble flooring and countertopsWall coveringsStained glass	INCLUDED	INCLUDED
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within your home. This may include items such as furniture, clothing, and appliances. LOSS OF USE • Additional Living Expense/Fair Rental Value ENGINEERING & DEMOLITION COSTS • Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE • \$10,000 (CA/WA if home has been retrofitted) LOSS ASSESSMENT • 20% of the Single Limit of Coverage • \$50k maximum in California DEBRIS REMOVAL • Included in the Single Limit of S% in California & Oregon; reasonable expenses in Washington	PERSONAL PROPERTY	INCLUDED	\$5,000 MAX
Additional Living Expense/Fair Rental Value ENGINEERING & DEMOLITION COSTS Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE \$10,000 (CA/WA if home has been retrofitted) LOSS ASSESSMENT 1NCLUDED INCLUDED	within your home. This may include items such as furni-		
ENGINEERING & DEMOLITION COSTS • Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE • \$10,000 (CA/WA if home has been retrofitted) LOSS ASSESSMENT • 20% of the Single Limit of Coverage • \$50k maximum in California DEBRIS REMOVAL • Included in the Single Limit of Coverage • Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington	LOSS OF USE		\$1,500 MAX
Up to 5% of the Single Limit of Coverage BUILDING CODE UPGRADE \$10,000 (CA/WA if home has been retrofitted) LOSS ASSESSMENT 1NCLUDED INCLUDED	Additional Living Expense/Fair Rental Value		
BUILDING CODE UPGRADE • \$10,000 (CA/WA if home has been retrofitted) LOSS ASSESSMENT • 20% of the Single Limit of Coverage • \$50k maximum in California DEBRIS REMOVAL • Included in the Single Limit of Coverage • Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington	ENGINEERING & DEMOLITION COSTS	INCLUDED	INCLUDED
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LOSS ASSESSMENT • 20% of the Single Limit of Coverage • \$50k maximum in California DEBRIS REMOVAL • Included in the Single Limit of Coverage • Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington	BUILDING CODE UPGRADE	INCLUDED	INCLUDED
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 Included in the Single Limit of Coverage Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington 			
Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington	DEBRIS REMOVAL	INCLUDED	INCLUDED
SPECIAL LIMITS \$5,000 \$5,000	 Subject to sublimit of 5% in California & Oregon; 		
	SPECIAL LIMITS	\$5,000	\$5,000
Chimneys, fireplaces, masonry veneers	Chimneys, fireplaces, masonry veneers		
 Swimming pools Fences Detached Retaining Walls Detached Walkways, Patios 	FencesDetached Retaining Walls	\$3,000	NO COVERAGE
• Paintings, Antiques \$3,000 \$3,000	Paintings, Antiques	\$3,000	\$3,000

Actual coverage provided would be governed by the language of the policy or certificate of insurance issued. Exclusions apply.

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