

Quick Reference Guide

Residential Earthquake Program

Earthquake Insurance for Private Clients



Key Highlights & Features

- 01 E&S program designed for high value homes and property.
- O2 Higher limits and multiple deductible options available based on your client's risk tolerance.
- O3 Full or partial Dwelling coverage available with optional/ flexible limits for Other Structures, Personal Property and Loss of Use based on client's needs.
- O4 Broader coverages to protect property most exposed to earthquake losses.

- O5 Underwriting and pricing based on earthquake modeling of property characteristics.
- 06 Underwritten by Palomar Excess & Surplus Insurance Company (PESIC). Rated A (Excellent) X by A.M. Best.
- O7 Signed D1 & SL2 required to bind coverage. Arrowhead processes all surplus lines tax & fee filings.
- OB Direct billing with installment and credit card payment ontions

Earthquake Coverage Summary

Coverages	Limits
Dwelling Coverage & Limits	Select Limit - High Value Eligible
Masonry Veneer & Chimneys	Included in Dwelling Limit with no sub-limit
Building Ordinance or Law	Included up to 10% of Dwelling Coverage Limit
Other Structures Coverages & Limits	Optional Coverage - Select Separate Limit
Swimming Pools	Included in Other Structures Limit up to \$50,000 sub-limit
Guest houses, detached garages, etc.	Included in Other Structures Limit with no sub-limit
Retaining walls, fences, etc.	Included in Other Structures Limit with no sub-limit
Walkways, driveways, patios, 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
Assessment Coverage & Limit	Optional Coverage - Select Separate Limit up to \$100,000
Deductibles	2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 20% & 25% *applies separately to each Coverage
Occurrence Period	7 days - 168 hours



Palomar Excess & Surplus Insurance Company (PESIC)

Rated A (Excellent) X by A.M. Best Rating Company, PESIC is committed to providing financially stable insurance coverage for high value property owners in catastrophe prone areas across the U.S. Palomar's executive and management teams are comprised of industry



professionals with a long history of insuring and managing earthquake risk. Their experience and underwriting expertise allow the Company to focus on providing catastrophe insurance for the specialized needs of Private Clients and high value residential property.

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 & brick dwellings are subject to underwriting approval.
Age	1900 and newer dwellings
Foundation	Slab, Basement, and Concrete Perimeter foundations acceptable
Retrofitting	Retrofitting is not required.
Dwelling Height	No height restrictions.
Geographic Restrictions	No geographic restrictions.

Quoting & Binding

Easy online submission and binding via Arrowhead Exchange. Signed D1 & SL2 required to bind coverage. Arrowhead processes all surplus lines tax & fee filings.

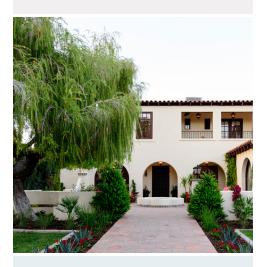
Login to **ArrowheadExchange.com**

Payment Plans & Fees

Direct billing and credit card payment(s) accepted (Visa, MasterCard, AMEX).

Underwriting & Customer Service

877-233-9722 ResEq@ArrowheadGrp.com <u>ArrowheadGrp.com</u>



Key Contact

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Claims

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