

## 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.
- 02 Higher limits and multiple deductible options available based on your client's risk tolerance.
- 03 Full or partial Dwelling coverage available with optional/flexible limits for Other Structures, Personal Property and Loss of Use based on client's needs.
- 04 Broader coverages to protect property most exposed to earthquake losses.
- 05 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.
- 07 Signed D1 & SL2 required to bind coverage. Arrowhead processes all surplus lines tax & fee filings.
- 08 Direct billing with installment and credit card payment options.

### Earthquake Coverage Summary

Coverages	Limits
<b>Dwelling Coverage &amp; Limits</b>	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
<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
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
<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>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% *applies separately to each Coverage
<b>Occurrence Period</b>	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
<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.
<b>Dwelling Height</b>	No height restrictions.
<b>Geographic Restrictions</b>	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](https://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  
[ArrowheadGrp.com](https://ArrowheadGrp.com)



## Key Contact

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## Claims

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