

Quick Reference Guide

Superior Earthquake Insurance Program

Not all earthquake policies are created equal...



Key Highlights



Includes masonry veneer, chimneys and ordinance or law coverage with no limitations.



Admitted program underwritten by A.M. Best A+ (Superior), XV rated Company. Stand-Alone earthquake program.



Expanded eligibility with no age, height, slope or geographic restrictions.



Direct billing with no down payment required for binding. Flexible payment plans including credit card options.



Broader coverages for Other Structures including swimming pools, driveways, walkways, retaining walls and fences with no sub-limits.



Higher limits up to \$10 million Dwelling - Coverage A throughout California.



Stand-Alone earthquake program.

Earthquake Coverage Summary

Coverages	Limits
Dwelling Coverage & Limits	Select Limit - Up to \$10,000,000 Dwelling - Coverage A
Masonry Veneer & Chimneys	Included in Dwelling Limit with no sub-limit
Building Ordinance or Law Coverage	Included in Dwelling Limit with no sub-limit
Other Structures Coverages & Limits	Included at 10% of the Dwelling Limit
Swimming Pools	Included in Other Structures Limit with no sub-limit
Walkways, Driveways, Patios, Retaining Walls, Fences, etc	Included in Other Structures Limit with no sub-limit
Personal Property Coverages & Limits	Included at 50% of the Dwelling Limit
Glassware, Crystal, China, Porcelain, etc	Included in Personal Property Limit up to \$25,000 sub-limit
Fine Arts	Included in Personal Property Limit up to \$25,000 sub-limit
Jewelry, Watches, etc.	Included in Personal Property Limit
Computer Equipment	Included in Personal Property Limit
Silverware	Included in Personal Property Limit
Loss of Use Coverage & Limit	Included at 20% of the Dwelling Limit up to \$100,000
	Can increase to full 20% limit (See EQ Plus option below)
Deductibles	5%, 10% & 15% options Applies separately to each Coverage. No Deductible for Loss of Use.
Occurrence Period	7 days - 168 hours

Eligibility Guidelines

Property Features	Guidelines
Dwelling Construction	Wood Frame, Steel Frame, Wood/Steel Frame with Stucco & Masonry Veneer, Reinforced Masonry are eligible. Unreinforced masonry dwellings are ineligible.
Age & Foundation	Generally no age or foundation restrictions. Dwellings built on stilts are ineligible.
Retrofitting	Proof of retrofit is required for homes built prior to 1955.
Dwelling Height	No height restrictions
Slope	No slope restrictions. Dwellings built on stilts or over water are ineligible.
Geographic Restrictions	Generally no geographic restrictions. Minimum of 500 ft from beach high tide line.

Superior EQ Plus Endorsement Options

Coverages	Limits
Personal Property	
Glassware, crystal, china, porcelain, etc.	\$50,000
Fine Arts	\$50,000
Business Property	\$50,000
Loss of Use	
No Deductible for Loss of Use	20% of the Dwelling Coverage A Limit of Insurance

Payment Plans & Fees

Online Direct Billing

No down-payment required to bind coverage

Full Payment & Installment Payment Options

Up to 6 pay with recurring payment option. \$5 service fee for each installment.

Credit & Debit Cards

Visa, MasterCard, American Express

ACH/E-Check

Automatic/Recurring Payments

Policy Fee

\$35 for dwellings up to \$1.5M; \$150 for dwellings between \$1.5M-\$10M

For Claims Information or to Report a Claim, Please Contact:

Telephone 866-519-1303

Fax 760-827-4939

Online ACMClaims.com

E-mail Info@ACMclaims.com

Quoting & Binding

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