



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

| DWELLING | FULL COVERAGE | LIMITED COVERAGE |
|---|-----------------|------------------|
| The dwelling, including: <ul style="list-style-type: none"> • Tile, granite or marble flooring and countertops • Wall coverings • Stained glass • HVAC systems | INCLUDED | INCLUDED |
| OTHER STRUCTURES Detached garage or other detached structures, including: <ul style="list-style-type: none"> • Satellite dishes • Light posts • BBQ's • Playground equipment • Greenhouses | INCLUDED | NO COVERAGE |
| PERSONAL PROPERTY <ul style="list-style-type: none"> • Provides coverage for your personal property contained within your home. This may include items such as furniture, clothing, and appliances. | INCLUDED | \$5,000 MAX |
| LOSS OF USE <ul style="list-style-type: none"> • Additional Living Expense/Fair Rental Value | UP TO 12 MONTHS | \$1,500 MAX |
| ENGINEERING & DEMOLITION COSTS <ul style="list-style-type: none"> • Up to 5% of the Single Limit of Coverage | INCLUDED | INCLUDED |
| BUILDING CODE UPGRADE <ul style="list-style-type: none"> • \$10,000 (CA/WA if home has been retrofitted) | INCLUDED | INCLUDED |
| LOSS ASSESSMENT <ul style="list-style-type: none"> • Loss Assessment 20% of CSL up to \$50K • \$50k maximum in California | INCLUDED | INCLUDED |
| DEBRIS REMOVAL <ul style="list-style-type: none"> • Included in the Single Limit of Coverage • Subject to sublimit of 5% in California & Oregon; reasonable expenses in Washington | INCLUDED | INCLUDED |
| SPECIAL LIMITS <ul style="list-style-type: none"> • Chimneys, fireplaces, masonry veneers | \$5,000 | \$5,000 |
| <ul style="list-style-type: none"> • Swimming pools • Fences • Detached Retaining Walls • Detached Walkways, Patios | \$3,000 | NO COVERAGE |
| <ul style="list-style-type: none"> • 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.