

# Value Select

Residential Earthquake Insurance Tailored to Your Needs



## THE “VALUE SELECT” ADVANTAGE

**Value Select** is a revolutionary earthquake insurance policy that provides flexible and affordable coverages designed specifically to meet the needs of California homeowners.

### UNIQUE APPROACH

One size does not fit all! **Value Select**'s unique design allows you to select specific coverages based on your individual needs to protect your home and property.






### LOWER DEDUCTIBLES & BROADER COVERAGES

**Value Select** offers deductibles as low as 2.5% which can reduce your out-of-pocket expenses in the event of an earthquake loss. Additionally, higher limits and broader coverages are available to protect your home, other structures (swimming pools, patios, fences, retaining walls, etc.), personal property and additional living expenses due to damage caused by an earthquake.

### AFFORDABLE

**Value Select** rates apply separately to each coverage so you only pay for the coverage you need. Flexible, convenient payment options and installment plans are available to work within your budget.

## Highlights

-  Coverage limits up to \$15 million Total Insured Value.
-  Optional coverages for appurtenant structures (pools, patios, fences, etc.), contents and additional living expenses.
-  Deductibles as low as 2.5% available.
-  Flexible and convenient payment plans.
-  Recurring payment option available.

## EARTHQUAKE COVERAGE SUMMARY

Coverages	Limits
<b>Dwelling Coverage</b>	Select Limit - Up to \$15,000,000 Insured Value
<b>Other Structures Coverage</b>	Optional Coverage - Select Separate Limit as needed
Swimming pools	<i>Included in Other Structures Limit up to \$50,000 sub-limit</i>
Retaining walls, fences, etc.	<i>Included in Other Structures Limit with no sub-limit</i>
Walkways, driveways, patios, etc.	<i>Included in Other Structures Limit with no sub-limit</i>
Gazebos, sheds, etc.	<i>Included in Other Structures Limit with no sub-limit</i>
<b>Personal Property Coverage</b>	Optional Coverage - Select Separate Limit as needed
Glassware, crystal, china, porcelain, etc.	<i>Included in Personal Property Limit up to \$25,000 sub-limit</i>
Jewelry, watches, etc.	<i>Included in Personal Property Limit up to \$25,000 sub-limit</i>
Fine arts	<i>Included in Personal Property Limit up to \$10,000 sub-limit</i>
Computer equipment	<i>Included in Personal Property Limit with no sub-limit</i>
Silverware	<i>Included in Personal Property Limit with no sub-limit</i>
<b>Loss of Use Coverage</b>	Optional Coverage - Select Separate Limit as needed
<b>Loss Assessment Coverage</b>	Optional Coverage - Select Separate Limit as needed up to \$100,000
<b>Deductible</b>	2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 20% & 25% options (applies separately to each Coverage)
<b>Ordinance or Law/Building Code Upgrade</b>	Included up to 10% of the Dwelling Limit



Palomar Specialty Insurance Company is committed to providing a financially stable insurance coverage for property owners in catastrophe prone states across the United States. Its experience and underwriting expertise allow the company to focus on the specialized needs of catastrophe insurance for commercial and residential property. Based in San Diego, Palomar Specialty's management team has a long-standing history of insuring and managing earthquake risk. Palomar's board and advisors include senior executives from top insurance and claims companies in the industry.

### FINANCIAL RATING

A.M. Best Company, a leading credit rating agency, has assigned a financial strength rating of "A-" (Excellent) IX and an issuer credit rating of "A-" to Palomar Specialty Insurance Company. The outlook assigned to both ratings is stable.



Palomar is licensed and admitted in the states where they operate. As such, the Company is subject to the regulatory oversight and review of the various State Insurance Departments. Palomar is a public Company (NASDAQ: PLMR) with detailed financial information available on their website at [plmr.com](http://plmr.com).

### REINSURANCE

Strong reinsurance is key to Palomar Specialty's commitment to stability and long-term success as an insurer. Palomar Specialty's reinsurance program includes substantial catastrophe insurance protection. It is supported by over 80 highly rated, respected Reinsurance Companies from the U.S., London and Bermuda.

### CLAIMS

Palomar's claims are supported by American Claims Management ("ACM" - [acmclaims.com](http://acmclaims.com)). ACM is a 3rd party claims administrator, wholly owned by Arrowhead General Insurance Agency, Inc. In the event of an earthquake event, Arrowhead policy claims will be handled on a First Priority basis. Palomar & ACM conduct regularly scheduled claims simulation exercises to test their claims response plan and resources to ensure they are prepared when earthquakes occur.

**Agency Contact:**

## Living in Earthquake Country

### The Facts

Earthquakes represent one of the most significant threats to homeowners in California. Most Californians live within 30 miles of an active fault and there are over 2,000 known faults that crisscross the state producing as many as 100 earthquakes per day. The Uniform California Earthquake Rupture Forecast estimates that there is a 99% chance of a 6.7 magnitude or greater earthquake hitting California within the next 30 years.

### Why you need Earthquake Insurance

Your homeowners insurance policy does not cover earthquake losses. Without earthquake insurance, you will pay out-of-pocket to repair any damage to your home, to replace your personal property, and to live and eat elsewhere after an earthquake. These expenses can be substantial to your family!

### Getting Coverage is Easy, Call Your Agent Today

Just call your agent and they can discuss available options and provide you with a no-obligation quote in just a few minutes.



## Don't Bet Your Home and Family's Future...

For more information please visit: [plmr.com](http://plmr.com)