



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