



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 		
OTHER STRUCTURES	INCLUDED	NO COVERAGE
Detached garage or other detached structures, including: <ul style="list-style-type: none"> • Satellite dishes • Light posts • BBQ's • Playground equipment • Greenhouses 		
PERSONAL PROPERTY	INCLUDED	\$5,000 MAX
<ul style="list-style-type: none"> • Includes jewelry, musical instruments, personal computer equipment, sporting goods • \$3,000 maximum for fine arts, silverware and antiques 	INCLUDED	INCLUDED
LOSS OF USE	UP TO 12 MONTHS	\$1,500 MAX
<ul style="list-style-type: none"> • Additional Living Expense/Fair Rental Value 		
ENGINEERING & DEMOLITION COSTS	INCLUDED	INCLUDED
<ul style="list-style-type: none"> • Up to 5% of the Single Limit of Coverage 		
BUILDING CODE UPGRADE	INCLUDED	INCLUDED
<ul style="list-style-type: none"> • \$10,000 (CA/WA if home has been retrofitted) 		
LOSS ASSESSMENT	INCLUDED	INCLUDED
<ul style="list-style-type: none"> • 20% of the Single Limit of Coverage • \$50k maximum in California 		
DEBRIS REMOVAL	INCLUDED	INCLUDED
<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 		
SPECIAL LIMITS	\$5,000	\$5,000
<ul style="list-style-type: none"> • Chimneys, fireplaces, masonry veneers 		
<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.