

## Comprehensive and Comprehensive Plus

**Introducing a new stand-alone, residential earthquake program that's affordable, flexible and right for more homeowners.** Coverage can be placed alongside a Pacific Specialty residential policy or provided on a stand-alone basis.

Through more sophisticated, soil based pricing models, a complete coverage offering and multiple deductible options, Pacific Specialty is working to make earthquake coverage a real and cost-effective option for more homeowners.



### > LOWER DEDUCTIBLES

- Multiple options, starting as low as 5%, and up to 25%.
- All percent deductibles apply separately by line of coverage. No deductible for Coverage D Loss of Use.

### > COMPETITIVE PRICING

- Rates are 15-45% below the CEA and other competitors on good soil risks. Rates will be determined using type of soil and soil liquefaction, yielding much more refined pricing than our competitors.

### > COMPLETE COVERAGE

- Far better coverage of contents and Loss of Use than offered through the standard CEA "Mini" policy that most residential customers have.

### > SECURITY & STABILITY

- Pacific Specialty's Comprehensive California Homeowner Earthquake policies are reinsured by Lloyd's Syndicate 4242, a Syndicate at Lloyd's of London. Lloyd's Syndicate 4242 is part of the market at Lloyd's which has been assigned an A.M. Best Financial Strength Rating of "A" (Excellent) and Financial Size Category of Class XV.

### > RETROFITTING REQUIREMENTS

- Dwellings built prior to 1973 must be retrofitted, with dwellings bolted to foundation and braced cripple walls (where applicable). Retrofitting will be verified on inspection.

Coverage Type	Comprehensive Protection	Comprehensive Plus Protection
Coverage A: Dwelling	\$70,000 to \$5,000,000	\$70,000 to \$5,000,000
Coverage B: Other Structures	10% of the Coverage A limit. Includes sublimits and exclusions for some types of appurtenant structures.	10% of the Coverage A limit. Coverage for swimming pools is increased to \$25,000. Includes sublimits for some types of appurtenant structures.
Coverage C: Personal Property	50% of the Coverage A limit	50% of the Coverage A limit
Coverage D: Loss of Use	\$25,000 or 20% of Coverage A limit, whichever is less	\$100,000 or 20% of Coverage A limit, whichever is less

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