

Basic Form DP-1, Actual Cash Value Program

Owner-Occupied, Tenant-Occupied, Seasonal, or Vacant

> PROGRAM COVERAGES AVAILABLE

- Actual Cash Value up to \$1,000,000 for Dwellings built after 1900 (\$1,300,000 on renewal)
- Other Structures – 10% of Coverage A Limit included
- Fair Rental Value – 10% of Coverage A Limit included

> OPTIONAL COVERAGES AVAILABLE

- Limited Animal Liability (owner-occupied & seasonal only)
- Personal Property
- Liability
- Medical Payments
- Identity Theft Coverage
- Vandalism and Malicious Mischief
- Earthquake



> DISCOUNTS AVAILABLE

- Personal Auto w/ Producers - 5%
- Multi PSIC Policy - 15%
- Active Lease (Tenant Occupied) - 10%

Special Form DP-3, Replacement Cost Program

Owner-Occupied, Tenant-Occupied, or Seasonal

> PROGRAM COVERAGES AVAILABLE

- Replacement Cost up to \$1,000,000 for Dwellings built after 1900 (\$1,300,000 on renewal)
- Other Structures – 10% of Coverage A Limit
- Additional Living Expenses – 10% of Coverage A Limit
- Vandalism and Malicious Mischief
- Fireline Score Higher than 3 (with Difference in Conditions endorsement and CA Fair Plan policy required)

> OPTIONAL COVERAGES AVAILABLE

- Extended Replacement Cost
- Limited Animal Liability (owner-occupied & seasonal only)
- Liability
- Personal Property
- Medical Payments
- Earthquake
- Building Ordinance or Law
- Limited Sewer or Drain Back-up Coverage
- Identity Theft Coverage
- Personal Injury Protection on DP-3 w/ CPL
- Equipment Breakdown
- Service Line Coverage
- Replacement Cost Coverage for Personal property (DP3- owner occupied only)

> DISCOUNTS AVAILABLE

- Personal Auto w/ Producers - 5%
- Multi PSIC Policy - 15%
- Active Lease (Tenant Occupied) - 10%

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